DOCUMENT RESUME

ED 074 887 HE 003 831

AUTHOR	Dent, Richard A.; And Others
TITLE	Student Financing of Higher Education in Washington: An Analysis of the Resources Used by Students in Paying for Their College Educations.
INSTITUTION	College Entrance Examination Board, Palo Alto, Calif.
PUB DATE	Aug 72
NOTE	230p.
EDRS PRICE	MF-$0.65 HC-$9.87
DESCRIPTORS	College Students; Educational Economics; *Educational Finance; *Financial Support; *Higher Education; *Income; *Student Costs; Tuition
IDENTIFIERS	*Washington

ABSTRACT

Presented in this document are the results of a study that had as its purpose to discover the means that college students in Washington State use in financing their educations. Findings include: (1) almost 50% of the students reported 1971 parental income of between $9,000 and $18,000; (2) over 50% of the students work during the school year with the average hours of employment falling between 15 and 20 hours per week; (3) students' earnings are the primary source of money to pay for their educatio..s; (4) 25% of the students reported borrowing money at some time during their academic careers; (5) over 50% of the respondents considered themselves primarily self-supporting; (6) under 20% of the survey population described themselves as recipients of student financial aid; and (7) veterans comprise 16.9% of the total survey population. Other chapters deal with the cost of going to college, the resources available to pay off college, parental contributions, distribution of student aid, projecting student needs, and the Federally Insured Student Loan Program in Washington. (HS)

FILMED FROM BEST AVAILABLE COPY

ED 074887

STUDENT FINANCING
OF
HIGHER EDUCATION IN WASHINGTON

An Analysis of the Resources Used by Students in Paying for their College Educations

A Student Resource Survey
Conducted By
The Western Regional Office
Of The
College Entrance Examination Board

Richard A. Dent, Study Director
Stephen J. Blair, Study Consultant
James E. Nelson, Study Consultant

HE 00 3831

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY

Palo Alto, California
August, 1972

ACKNOWLEDGEMENTS

The Study Staff gratefully acknowledges the advice and assistance of the many individuals who have contributed to the successful completion of this report. Especially noted is the cooperation of the staff of the Washington Council on Higher Education with thanks to Jim Furman, Executive Director of the Council on Higher Education, for his encouragement and understanding during the laborious process of report preparation.

A special acknowledgement is due Steve Blair who in addition to his labors during the analysis and report writing periods served as coordinator for the data collection effort and as liaison with the higher education community.

The Study Staff also wishes to thank Susan Feeney, Director of Financial Aid at the University of Washington, and Don Noble, Director of Financial Aid at Fort Steilacoom Community College, who provided valuable consulting assistance, bringing to that task considerable expertise and enthusiasm.

Substantial improvements and refinements were made in the Student Resource Survey questionnaires and analysis system by staff of the College Entrance Examination Board, particularly Edmund C. Jacobson, Executive Associate, Institutional Services; William D. Van Dusen, Executive Director, Institutional Services; and James E. Nelson, Vice President, Financing Higher Education.

We appreciate the careful assistance of Jeanne Arrington and her colleagues in the Western Regional Office for typing the several drafts and the final copy of the Report.

We would also like to thank Hal Briggs, Associate Director, Optimum Systems, Inc., for his valuable efforts in producing the analytical output.

The Report remains the full responsibility of the Study Director. The consultants, the Trustees of the College Entrance Examination Board, and the institutions which are members of the College Board and the College Scholarship Service Assembly are in no way responsible for this Report or any recommendations herein.

TABLE OF CONTENTS

I. Report Summary i

II. Chapter I - The Purpose of the Study 1

III. Chapter II - Methodology

Part A - Procedure 3

Part B - Representativeness and Reliability of the Survey 6

Part C - Reliability of Student-Reported Family Income Information . . . 13

IV. Chapter III - The Washington Student 16

V. Chapter IV - The Cost of Going to College 31

VI. Chapter V - Patterns in Paying for Higher Education 39

VII. Chapter VI - Distribution of Student Aid and Other Resources by Segment

Part A - Student Aid and Other Resources 50

Part B - Aid Applicant Profile - Four-Year Public Colleges and Universities 60

Part C - Aid Applicant Profile - Four-Year Private Institutions . . . 81

Part D - Aid Applicant Profile - Community Colleges 104

VIII. Chapter VII - Projecting Student Needs

Part A - Student Needs and Resources 126

Part B - The Gap in Financial Resources and Aid (SRS) 128

IX. Chapter VIII - Special Student Groups 133

X. Chapter IX - The Role of Educational Loans 144

Part A - Long-Term Educational Loan Indebtedness of Student Resources . . 145

Part B - The Availability of Federally-Insured Student Loans 150

XI. Chapter X - Estimating the Impact of New Federal Student Aid Legislation . 154

XII. Appendix 158

XIII. Chapter II, Appendix II - Methodology 159

XIV. Chapter III, Appendix III - The Washington Student 166

XV. Chapter V, Appendix V - Patterns in Paying for Higher Education . . . 189

XVI. Chapter VII, Appendix VII - Projecting Student Needs 202

XVII. Chapter VIII, Appendix VIII - Special Student Groups 204

XVIII. Chapter X, Appendix X - Estimating the Impact of New Federal Student Aid Legislation 217

REPORT SUMMARY

1. SIZE OF THE SURVEY POPULATION

Questionnaires were returned by 27,623 students (approximately 13.5 % of the total head count enrollment in 1971-72). Washington community college students comprised 46.8% of the SRS population with public four-year institutions and independent colleges and universities contributing 37.9% and 15.3% respectively to the total sample.

2. INSTITUTIONAL PARTICIPATION

Every independent and public, two and four-year college and university in the state of Washington co-operated in the Student Resource Survey project.

3. PROFILE OF STUDENT CHARACTERISTICS

Chapter III presents a profile of Washington students derived from SRS responses. The following summary statements were extracted from the profile characteristics:

A) ETHNIC BACKGROUND

The representation of non-white students in post-secondary education is apparently increasing. A comparison of SRS responses with state-wide population data would indicate that Black students are proportionately represented in higher education while Oriental/Asian-American students are enrolling in post-secondary programs at a rate twice their state-wide population proportion. Conversely, the Chicano/Mexican-American student population is only half of their representation in the population percentages. As noted in the body of the report, the responses indicating an American Indian/Native American heritage are apparently over-stated and will not support any conclusions about this student population.

B) PARENTAL INCOME

Almost 50% (46.7%) of the total respondent population reported 1971 parental income of between $9000 and $18,000 . The community colleges had the highest percentage of students from families with incomes below $6000 (22.1%)

while the independent institutions reported the highest percentage over $21,000 (22%). Average parental income for the three segments were: Public Four-Year Institutions, $13,970; Independent Institutions, $14,670; and Community Colleges, $11,960.

C) EMPLOYMENT

Better than half of the students in the survey report working during the school year with the average hours of employment falling between 15 and 20 hours per week. Better than 75% of the total repondents report working during summer vacations.

D) PERSONAL INCOME

As noted above, most students work and their earnings are the primary source of money to pay for their educations. The median 1971 income of all students in the survey (and their spouses where applicable) was $1,670. Total personal income of under $1,000 was reported by 35.8% of the respondents while 13.2% (mostly part-time and married students) reported annual incomes in excess of $7,500. Employment earnings account for approximately half of the total resources reported by students.

E) EDUCATIONAL INDEBTEDNESS

One out of four repondents reported borrowing at some time during their academic careers to date. Students at independent colleges were most likely to borrow (38.5% of that survey sample) while community college students borrowed least often (16.2%). Total indebtedness varied greatly but 4.4% of the students owed, at present, more than $2,500.

F) SELF-SUPPORTING STUDENTS

Financial aid officers have noted for several years, a growing tendency on the part of students to declare their financial independence from their parents. Better than 50% of the SRS respondents considered themselves primarily self-supporting. The federal government has set down regulations

under which a student can establish his self-supporting status for federal student aid programs. To satisfy the regulations, a student may not have been claimed as a tax dependent for the preceeding two years, may not have received more than $200 in parental support during the last year, and may not reside with his/her parents. In applying these guidelines to the SRS respondents, we find that 37.6% of community college students meet the requirements as do 33.1% and 22.6% of public and independent four-year institution students respectively. If the trend continues, the self-supporting student will soon be the average student in our institutions. The reasons behind the growth are not certain; students from low income families are self-supporting as a matter of necessity but choice (student or parents?) is increasingly important. For example, in the four-year public institution sample, 23.3% of legally self-supporting undergraduates and 30.1% of legally self-supporting graduates reported parental income in excess of $15,000 per year. One would assume that some support from parents would be possible at this income level. For whatever reasons, it would appear that a growing number of students from upper-middle income families are self-supporting when it comes to paying for a post-secondary education.

G) AID APPLICANTS

Slightly under 20% of the survey population described themselves as recipients of student financial aid. When the individual reponses to all student assistance programs (including loans not perceived as aid and awards for which no mean test was applied) were tallied, one out of three received support from at least one financial assistance program. Dependency on student aid was directly related to college costs with independent institution students the most likely to seek and receive assistance and community college students least likely to apply for and be awarded financial aid.

H) VETERANS STATUS

Veterans comprise 16.9% of the total survey population. They are most likely to enroll in the community colleges (22% of that survey population) and least likely to attend private institutions (11.1%). The G.I. Bill is the largest single program of financial support for students in the State. There is insufficient evidence to determine whether the veterans institutional choice is primarily determined by tuition costs or is more a factor of his prior academic experience and the program offerings of the institution chosen.

4. THE COST OF GOING TO COLLEGE (Chapter IV)

The average cost of attendance was computed for student sub-population in all three segments. Exclusive of tuition, the nine month maintenance budget (room and books, transportation and clothing, recreation and incedental expenses) for all students (on the average) ranged from $1,800 to $2,000 per year. The analysis by student characteristics (married-single, self-supporting-living with parents, etc.) displayed a consistent pattern among all segments. Two major differences were noted:
In the comparison of sub-populations, community college students and women consistently reported lower average budgets than four-year institution students or men.

5. PAYING FOR COLLEGE - THE RESOURCES AVAILABLE (Chapter V)

Self-help is the sum of resources available from a student's employment, his/her savings (presumably from previous employment), and the amount the student borrows for academic year expenses. Students are primarily responsible for meeting their own educational costs; average self-help comprises 65% of the average total resources at all public institutions and 55% of the average resources at independent colleges and universities. Parental support is the next most important resource at independent colleges (29% of total resources) while it is of lesser importance at public four-year and two-year institutions (20% and 15% of total resources respectively).

Grants and scholarships are more important than federal and state benefits in the independent institutions averaging $270 per student vs a $200 benefit average. The opposite is true in the public section with benefits out weighting grants; $230 vs $160 in senior public institutions, and $320 vs $100 in community colleges.

The largest difference in available resources noted in the analysis of sub-populations was the large gap between average male resources and average female resources. Women reported from $730 to $970 less resources than their male classmates for the nine month academic year. Women did receive higher parental contributions than men but were substantially below the male average in almost every other category.

6. PARENTAL CONTRIBUTIONS

Perhaps the most surprising finding from the SRS study was the large number of parents who, according to their sons and daughters, are making little or no contibution towards college costs. The majority (60.4%) of community college students received under $200 in parental support during 1971-72 with 44.7% reporting no parental contribution. Comparable figures for public four-year and independent institutions were 50.4% under $200 (38.7% no contribution) and 39.4% under $200 (29.8% no contribution) respectively.

A comparison of student-reported parental support with the expected College Scholarship Service parental contributions for legally dependent undergraduate students showed another contradiction. Parents with incomes under $6,000 contributed substantially more to college costs than the standard CSS contribution. Parents with incomes between $6,000 and $12,000 contributed at a rate approximating the national CSS norms while families with incomes over $12,000 undercontributed substantially. In fact, the higher the family income, the less likely were parents to make the standard contribution. Parents do seem less willing to contribute substantially towards college costs, but more important than willingness, is the wide divergence between financing theory and family fiscal reality. The theory of financial need analysis asserts that the parental contribution is primary. Simplistically stated,

need analysis is a process whereby the student's budget is established, the expected parental contribution is subtracted from the budget as is some student self-help contribution. The difference between costs and these resources is financial need which can be met by other resources e.g., benefits or additional self-help, grants, scholarships, etc.

In practice, the parental contribution seems to be the final step in the financing equation. First, the student works (and borrows), then he/she may apply for financial aid, and finally the parent fills the gap between these resources and the student's needs.

Indicative of this pattern is the parental contributions reported (by segments) for families with the same approximate income. The average CSS expectation for families with two to three children and annual incomes of between $12,000 and $14,999 is $1,560. The student reported parental support for this income range is $840 at independent institutions, $620 at senior public colleges and universities and $430 at community colleges. Thus, within the same income range, parental contributions increase with increasing costs.

More research is needed on this subject; planners studying new financing patterns in post-secondary education must identify parental contribution levels that will provide a meeting point between economically feasible contributions and the amount of money parents are willing to contribute towards college costs.

7. DISTRIBUTION OF STUDENT AID (Chapter VI)

Although each institutional segment demonstrates individual program differences and although all institutions clearly need additional aid resources, the distribution of the available aid funds among the segments is basically equitable. No groups of institutions report a disproportionate share of the available dollars.

8. PROJECTING STUDENT NEEDS (Chapter VII)

A simplified and straight forward projection of the amount of additional resources needed to meet the reported student deficits indicates that Washington needs as much

as thirty-six million additional dollars to meet student deficits. The actual cost of adequate aid programs is probably substantially below this amount. Chapter VII suggests an analytical approach that could be used to identify the true deficit.

9. THE FEDERALLY INSURED STUDENT LOAN PROGRAM (FISL) IN WASHINGTON (Chapter IX)

There is evidence to suggest that the F.I.S.L. program as it presently functions is not meeting the needs of Washington students. Younger students, community college students, and non-white students all seem to be encountering considerable difficulties in securing F.I.S.L. program loans.

10. LIMITATIONS OF THE SRS PROJECT

The Student Resource Survey Project has collected an immense amount of information from over 27,000 Washington students. This report, as lengthy as it is, comes nowhere near exhausting the analytical potential existing in the student reported data.

The SRS approach carries with it several obvious limitations. The data is student reported, anonymous, and unverified. The responses, however, appear to be internally consistent and with adjustments for sampling techniques, sufficiently reliable for planning purposes. The SRS study has identified current patterns in paying for post-secondary education. The data is descriptive of how things are, but does not explain why they are that way. Further study on the 'why' questions is needed if the SRS output is to be of maximum value.

CHAPTER I

PURPOSE OF THE STUDY

At the direction of the State of Washington Legislature (House Concurrent Resolution 72-7), the Council on Higher Education was directed to make a comprehensive study of the problems in and methods of financing post-secondary education in the state. The Council was asked to study in particular the role of educational loans in student payments towards the cost of higher education.

In accordance with these directives, the Council has undertaken a series of studies that include:

A. An analysis of the philosophical premises that underlie the present cost/price structure in post-secondary education

B. The historical development of methods in financing higher education

C. The possible options open to the state in restructuring higher education finance

Concurrent with the in-state concern for higher education has been increasing national debate on the role of the federal government in financing post-secondary education; a debate that culminated in the passage of a legislative landmark - the Higher Education Amendments of 1972. The new Higher Education Act is the most comprehensive and complex piece of federal legislation ever passed in this field. The impact of the legislation will undoubtedly be great, but as of this date (August 13, 1972), the major problems in the interpretation of the law and the administration of the programs remain unresolved.

In anticipation of the federal legislation and in keeping with their charges from this legislature, staff of the Council on Higher Education met with representatives of the College Entrance Examination Board to discuss a study that would satisfy one of the Council's major needs - current and broad-based information on how Washington students were presently paying for their post-secondary education. The College Board had developed, over the past two years, a service program known as the Student Resource Survey (SRS). The SRS program was initially intended to provide a vehicle for individual institutions of higher education to collect and

organize the data they needed to document their requests to the federal government for student aid funds. Adaptations of the program were subsequently made for statewide studies in California (concurrent with the Washington Study), North Carolina and the Commonwealth of Puerto Rico. Further refinements of the questionnaire and analysis program were made in the Winter of 1971-72 and finally, an agreement between the Council on Higher Education and the College Entrance Examination Board was reached in the Spring of 1972 to use the SRS program, modified for Washington needs, as the major vehicle for a statewide study of student financing patterns in higher education. This report is one major result of that agreement.

CHAPTER II - PART A

METHODOLOGY

PROCEDURE

Pursuant to the agreement between the Council on Higher Education and the College Entrance Examination Board, several meetings with financial aid officers and Council representatives were conducted by the College Board staff to tailor the Student Resource Survey to the needs and education components of the State of Washington. After the redrafting of the sampling document, additional meetings were held with public and private, two and four-year institutions and State Higher Education Agency representatives including students, financial aid officers, registrars and institutional researchers. Based upon these meetings, a final survey document was developed and disseminated to the institutions on April 25, 1972 (a copy of the questionnaire is included as Exhibit A, Appendix II). Completed questionnaires were returned to the Council on Higher Education for keypunching by May 17, 1972. These data elements were then forwarded to the College Entrance Examination Board for analysis.

SAMPLING TECHNIQUES

Because of the complex nature of the questions included in the Student Resource Survey and the differences in backgrounds and economic conditions found among Washington students, it was necessary for the study to be based on a comparatively large sampling of the student population. Each institution was therefore provided with enough questionnaires to cover approximately 40% of their student population. The following minimum number of returns were requested:

A. For institutions with a full-time enrollment of 1000 or less, a return of 350.

B. For institutions with a full-time enrollment of 1000 to 5000, 350 or 10%, whichever is greater.

C. For institutions with a full-time enrollment of 5000 and above, 1250 or 10%, whichever is greater.

Every public four-year college or university, community college and independent (non-profit) college or university in the state (forty-three institutions in all) participated in the survey; all closely approximated the minimum returns required with 34% exceeding the minimum by an average of 33%. A list of the participating institutions and their respective sample sizes is included in the Appendices (Exhibit B, Appendix II).

Eleven different sampling techniques were utilized by the participating institutions with 67% involving the use of in-session classes. Of this 67%, 37% of the classes sampled were chosen totally at random; 13% were stratified samples reflecting the types of students in attendance at those institutions with the remaining 17% falling somewhere between. Eleven percent utilized a random mailing and the remaining 22% utilized other student contact points including dormatories, cafeterias, student lounges, student unions and course registration. Each participating institution has received an institutional print-out containing, for that institution, the same computer analysis utilized in this report.

CONFIDENTIALITY OF RESPONSES

This Student Resource Survey report is based on student-reported, unverified responses to the SRS questionnaire. The questionnaire did not contain anyplace for the identification of individual students nor were the responses of students checked in anyway. Students were free to answer all of the questions, part of them or none of them. Student cooperation was, however, of the highest order. Of those students returning the questionnaire, the response rates to all of the questions exceeded 90 percent.

GROUPING OF DATA

Given the large number of institutions and students involved in the survey and the difference in type, size, program offerings and location of those institutions, it was decided that it was beyond the scope of this document to attempt any report on individual institutions. As a result, all of the data were aggregated into three segments representing the major institutional types in the state. Thus, all public four-year colleges and universities are considered as one segment, all community colleges as a second segment and all non-profit independent colleges and universities as the third segment. This grouping does reflect the major differences in governance of the institutions, admissions criteria, program offerings and, most important for this study, the major differences in the cost of going to college. Substantial variations among institutions in individual segments may make the analysis in this report inappropriate for any individual institution, but the sample sizes are large enough that the data should be representative of the financing patterns of the student sub-populations analyzed in the report.

CHAPTER II - PART B

REPRESENTATIVENESS AND RELIABILITY OF THE SURVEY

RELIABILITY

As noted, the Student Resource Survey collected anonymous, unverified student responses to a series of 69 questions, 33 of which asked for descriptive information on student characteristics, e.g., sex, class, place of abode, etc., and 36 of which asked for specific financial information on the cost of going to college and the financial resources used to pay college costs.

A review of the questionnaire (Exhibit A, Appendix II), will demonstrate that almost all of the questions concern items that a student should reasonably be expected to answer about himself/herself. The only exception to this general rule is the question on parental income and those concerned with the tax dependency status of the student and his siblings. The reliability of student-reported parental income is discussed in Part C of this chapter.

HOW RELIABLE WERE THE RESPONSES

Any research based on anonymous questionnaires has inherent in it several sets of problems in data collection and analysis. Simply stated, the potential problems in the SRS project centered on the areas of honesty, perception, nomenclature and interpretation.

HONESTY

Students were told that they need not answer any questions to which they objected. The response rate was gratifying with a 90% + completion rate for those students who returned questionnaires. The response rate indicates that the respondents took the time to read and complete the questionnaire. The subject matter seemed to strike a responsive chord of student interests.

Frequent responses need not mean straight answers and any researcher must be alert to students who (like most of us) are irritated by questionnaires and enjoy playing games with them. There were a number of responses that were logically impossible, e.g., great resources - no costs; living out-of-state but commuting daily (from great distances) and a variety of other examples. In total, the number of apparent aberrations was small and did not have much impact on the sample populations. Generally, the student responses were internally consistent and appeared to reflect honest efforts to answer the questions. Where comparable data were available, e.g., actual tuitions, average loans, etc., the student responses grouped closely around the expected averages.

The study team is confident that the SRS responses reflect an honest and conscientious effort by the student respondents to provide the requested information.

PERCEPTION

Simply stated, will the student answer the question you asked or will he/she respond to a differing perception of what the question meant? Financial aid is a complex field and the student responses to questions on aid received do indicate some perceptual differences. The respondents were asked if they had applied for aid. Many students said they had not but then reported receiving financial aid awards for which a formal aid application was a requirement. The discrepancy appears to be primarily a result of the student perception of what comprises financial aid. Loan and employment programs even though they require the formal application/need analysis procedures, are not considered financial aid by many students.

Two other areas contained apparent perceptual problems - budgets and resources. Student-reported cost of attendance budgets and resources to meet those costs (particularly contributions from parents) are often lower than standard institutional budgets or normal parental expected contributions. The budgets developed by colleges

normally cover the total nine-month cost of living for a student including such items as medical insurance, clothing, recreation, etc. Normal parental contribution also includes the cost of room and board at home, the student's share of insurance and medical expenses, car insurance (where applicable), etc. It appears that many students reported primarily their out-of-pocket expenses and the cash parental contribution that came directly to them. Thus, for many students, both income and expenses seem to be slightly understated (by $200 to $400). Perceptual differences are noted in those sections where the problem seems most apparent.

NOMENCLATURE

Education, in general, and student aid in particular, have their own "in-group" vocabulary. Grant and scholarship programs are described in a variety of terms, many of them attempting to identify the source of funds. Terminology also differs among institutions even when describing the same program. It is not surprising, therefore, that students are often confused on what they should call the aid they receive. This nomenclature confusion does not affect the dollars reported or the totals for grants and scholarships, loans, job, etc. It is a warning, however, that caution should be exercised in projecting the responses to a specific program to a segment or statewide measure of the magnitude of the program.

INTERPRETATION

Two types of interpretation decisions were made in the course of the report. First, the responses to questions requiring a dollar answer were phrased in ranges (see Exhibit A, Appendix II). A student reporting a resource or expense between $601 and $1000 would check that range. The analysis program consistently used mid-points of the ranges ($800 in the example) in computing averages.

Thus, to the extent that a given response would systematically fall at either the lower or upper end of the range, the results are under or overstated. The standard range at the upper dollar levels is $500, thus the potential error is probably under $200 for any item. In general, the over-estimates and under-estimates can be expected to cancel each other out considering the large number of dollor responses requested. The other major interpretation concern is centered on program regulations.

Many student aid programs are legislatively directed to specific student populations. Whenever these circumstances exist, the distribution pattern of awards can appear to be skewed. The history and legislative base of these programs is explained only for those areas where the project team decided that further exposition was necessary.

REPRESENTATIVENESS

Reliability is concerned with the validity of responses for those students in the survey population. Representativeness speaks to the degree that those responses can be interpreted (and projected) as representative of the responses that all students in the state would have given if they had completed questionnaires. The closer a sample (in size) approaches the universe to be studied, the more likely it is to be representative.

A COMPARISON OF TOTAL ENROLLMENT AND THE SRS RESPONDENT POPULATION

Using figures provided by the Council on Higher Education the comparative percentages of the total student enrollment and the SRS population are as follows:

	PUBLIC FOUR-YEAR INSTITUTIONS	INDEPENDENT INSTITUTIONS	COMMUNITY COLLEGES	TOTAL
FULL ENROLLMENT 1971	73,051	19,941	110,979	203,971
SRS POPULATION	10,462	4,230	12,931	27,623
PERCENTAGE OF ENROLLMENT IN SRS POPULATION	14.3%	21.2%	11.7%	13.5%

The sample size for each segment and for the state is large enough numerically to insure a high level of confidence if the sample reflects the major characteristics of the student population.

PROBLEMS IN REPRESENTATIVENESS OF ACADEMIC LOAD

As previously noted, two-third's of the institutions in the survey used class room distribution and the majority of the remaining institutions used campus contact point to distribute questionnaires.

Thus, those students who were most likely to be on campus or were taking the largest of class hours were more likely to receive questionnaires. For all three segments, full-time students are over-represented in the survey population. (See Appendix II, Table 1) The variance ranges from a 4% overrepresentation in Four-Year Public Institutions to 10% in Independent Institutions to 27% in the community colleges. (The community colleges having the largest number of part-time students)

CLASS LEVEL

For the four-year institutions, both public and private, some variance exists between SRS class levels and full enrollment statistics. In the public institutions,

the percentages of graduate students are virtually identical for both the survey population and the total enrollment (16% plus).

The SRS sample overestimates upper division students by approximately 9% and underestimates lower division students by the same amount.

For the Independent Institutions, the opposite is true with graduate students underrepresented (SRS) by over 13% and upper division students overrepresented by almost 10% (Appendix II, Table 2). Although attrition from fall to spring and mid-year changes in class status contribute to the variance, it is probable that the results are more a reflection of the class rooms chosen for sampling.

SEX

The Community College sample contains 11% more women than is true of the total enrollment population. Women are likewise overrepresented in the Four-Year Institutional samples but to a lesser degree (3 to 6%). (Appendix II, Table 3) The reasons for the variance are matters for conjecture. It is possible that a higher percentage of women returned the questionnaire. It is equally likely that the classes surveyed had a higher percentage of women.

ETHNIC BACKGORUND

The American Indian population is overstated in the SRS tabulations for all three segemnts. The terminology used on the questionnaire was American Indian/ Native American. It appears as if some 2% of the respondents may have interpreted the term as meaning native born American and responded accordingly. The other ethnic group percentages exhibit normal growth for the 1970 comparision figures and appear to be representative. (Appendix II, Table 4)

SUMMARY

The problem in representation noted do not seriously affect the SRS responses. The variances are important, however, in any attempt to project the SRS findings to the entire Washington student population.

A projection formula that weighted the responses in accordance with the relative representation of the different student sub-populations would be a valuable and reasonably accurate tool for planning purposes.

CHAPTER II - PART C

The RELIABILITY of STUDENT-REPORTED FAMILY INCOME INFORMATION

Family income is an important variable in any study of student financial aid, and it is closely related to the type and amount of aid resources that are available to an individual student. It is also a major factor in family decisions about sending their children to colleges of differing costs.

The ideal approach to obtaining family income data is to work with National or State census figures, or in some other way to go directly to parents. In the absence of specific census data on incomes of families with children in college, student-reported family income data has been found to be reasonably representative of study populations sampled and sufficiently reliable for most policy and planning purposes.

All of the data from the Washington Student Resource Survey were student-reported and unverified. Because of different approaches to data collection on campuses and within segments, respondent groups may not be fully representative of enrolled students or of financial aid recipients. Despite these obvious limitations, a 90% response rate to the questions regarding family income from a total survey respondent group of more than 27,000 students provides valuable and useful information.

The results from the survey appear to be compatible with other available data and indicate appropriate similarity in income distributions. Based upon these comparisons, it is possible to describe and estimate with some degree of confidence a number of important factors that relate to the economic situations of Washington college students.

Table II-5 presents survey results for undergraduate students compared with recently published Census Bureau data on the incomes of families with children in college; with the results of a recent national College Scholarship Service (CSS) study of how college sophomores financed their education; and, with 1970-71

CSS Institutional Summary Data for more than 18,000 undergraduates whose parents had filed a Parent's Confidential Statement of family income and resources for Washington colleges and universities.

Washington has long had a public committment to provide widespread educational opportunity and, as a result, has had a higher college-going rate than is true nationally. This higher participation rate includes a larger percentage of low-income students than would normally be found in a national sample.

At the same time, the state has a higher percentage of families with incomes over $15,000 than the national average, and students from higher-income families normally pursue a post-secondary education.

These two factors: increased participation by low-income families and a higher percentage of $15,000-plus income families serve to depress the percentage of middle-income families when compared with national data.

The CSS filing population represents families who have formally applied for student financial aid. As would be expected, a higher percentage of low- and middle-income families are aid applicants, and thus this comparison does demonstrate a heavier concentration at lower income levels than either the SRS survey population or the national comparison populations.

With these understandable comparison differences, the survey results appear to be acceptable, useful, and sufficiently reliable for planning, projecting, and reporting purposes.

TABLE II - 5

COMPARISON OF WASHINGTON STATE SRS STUDENT-REPORTED, PARENT-REPORTED, and NATIONALLY REPORTED FAMILY INCOME INFORMATION

	All Higher Education Institutions			Public Univ. & Colleges			Independent Univ. & Colleges			Community Colleges		
Family Income	S.R.S.[1]	CSS[2]	Nat'l CENSUS[4]	S.R.S.[1]	CSS[2]	Nat'l SAMPLE	S.R.S.[1]	CSS[2]	Nat'l SAMPLE[3]	SRS[1]	CSS[2]	Nat'l SAMPLE
Less Than $5,000	13%	14%	8%	7%	14%	11%	11%	9%	8%	16%	21%	15%
$5,000 to $9,999	20%	35%	27%	17%	35%	27%	19%	29%	22%	23%	42%	35%
$10,000 to $14,999	25%	34%	29%	28%	34%	31%	23%	36%	27%	25%	30%	35%
$15,000 and Above	31%	17%	29%	42%	17%	28%	37%	25%	41%	25%	7.5%	19%
Not Reported	10%	-	8%	6%	-	2%	10%	-	1%	11%	-	2%

SOURCES:

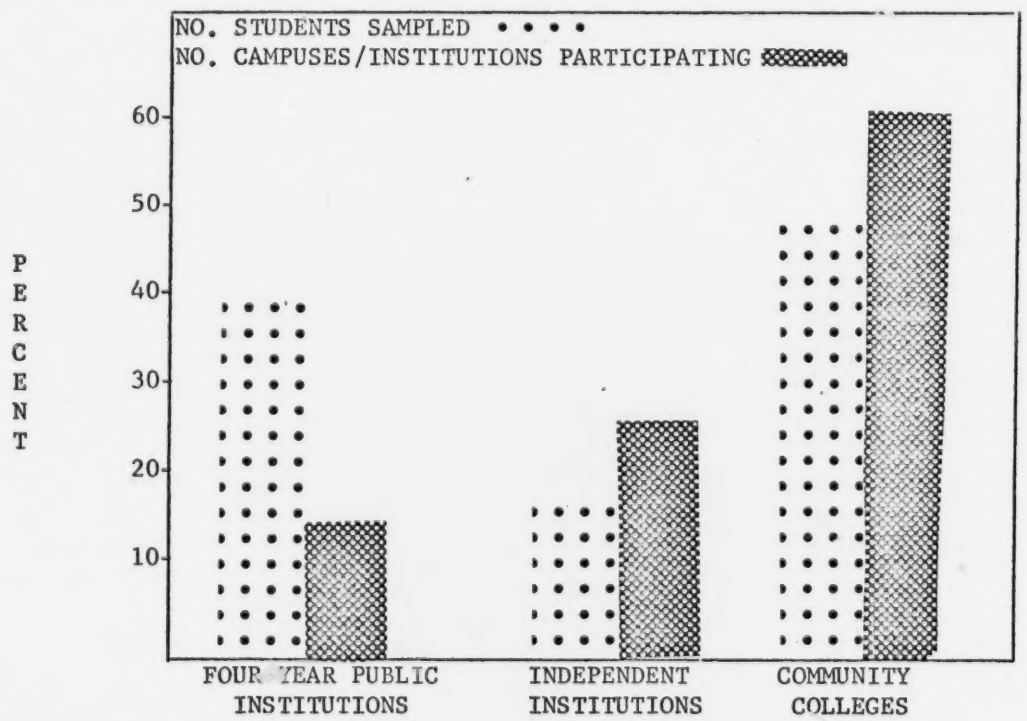
1. Student Resource Survey, Washington Undergraduate Students, 1972.
2. CSS Institutional Summary Data Reports for all Washington Undergraduate PCS Filers, 1970-1971.
3. How College Students Finance Their Education, A National Survey, 1969-1970; CSS, New York, 1972.
4. U.S. Bureau of the Census, Current Population Reports, series p.20, No. 222, U.S. Printing Office, Washington D.C., 1971.

CHAPTER III

THE WASHINGTON STUDENT

The Student Resource Survey Questionnaire was administered to students at every public four-year institution, community college and four-year independent institution in the State of Washington. Sample sizes and methods differed among the participating institutions (as described in Chapter II), but usable responses were obtained from 27,623 students. Of the total respondents, 10,462 students (37.9%) were attending four-year public institutions, 4,230 (15.3%) were enrolled in independent colleges and universities, and 12,931 (46.8%) were in Washington community colleges. The size of the sample for each participating institution is listed in Appendix II.

In the following section, the responses to the individual student descriptive questions on the questionnaire are discussed for the total sample and for the three institutional types or segments. Detailed tables listing the actual frequency of responses by segment and for the total sample are to be found in Appendix III.

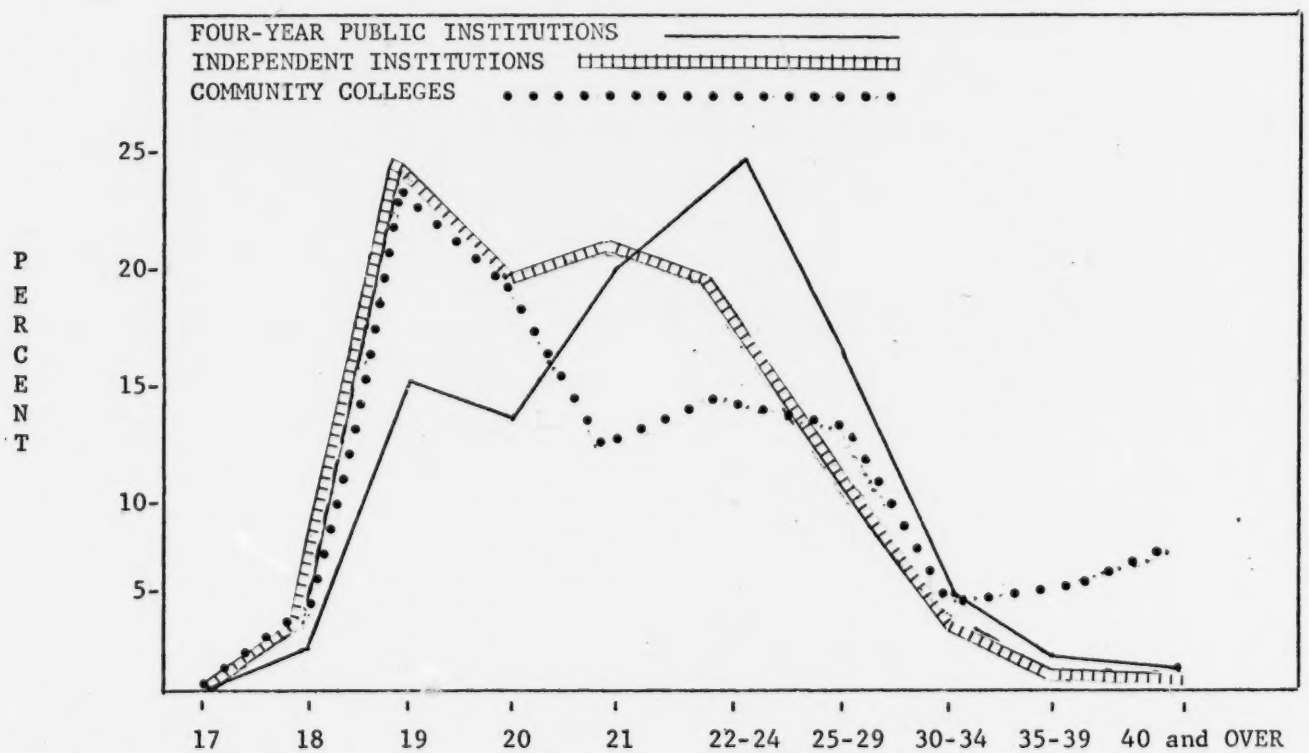


SEX

In the total sample, there were 55.7% men and 44.3% women. The public four-year institutions were within .6% of the total sample norms and of each other. The independent institutions did show a slightly different pattern with 51% men and 49% women.

AGE

The median age for the total sample population and for all three segments is between 21 and 22 years of age. The public institutions, however, do involve larger numbers of older students with the community colleges reporting 27.3% of their sample population to be over 25 years of age as compared to 24.6% for the four-year institutions and 15.3% for the independents. Of the community college survey population, 4.9% said that they were older then 40 years of age. Students at the independent colleges tended to be grouped more tightly together with 81.5% falling between 19 and 24 years of age.



ETHNIC BACKGROUND

The ethnic question on the questionnaire asked students how they described themselves and provided a number of options. In many other surveys, students have been reluctant to answer ethnic background questions, but 99% of the survey respondents answered this question. In general, the response patterns match very well with what has been discovered about minority enrollments in previous surveys. However, there is one problem area. For the total survey, 3.4% of the students indicated that they were of American Indian/Native American ethnic origin. This would seem to be about 2% higher than other data would validate. It appears as if a fair number of the 946 respondents were answering Native American as native born American and not as American Indians. Caucasian students comprised 88% of the responding population in all three segments and were 87.2% of the total sample when the 1% non-respondents were also counted. Black/Afro-American/Negro students were 2.3% of the survey population in both public sectors and 2% in the independent institutions. Chicano/Mexican-American/Spanish-Speaking Americans were a small percentage of the respondents (.9%) and were twice as likely to be found in community colleges (1.2% of that survey population) as in the four-year institutions (.6%) or independents (.5%). Oriental/Asian Americans and Filipino students were equally represented (3.9%) in the four-year publics and independent institutions and comprised 3% of the community college respondents. In the total survey, 628 students made a valid response of "other" to the ethnic question while 264 students did not answer the question.

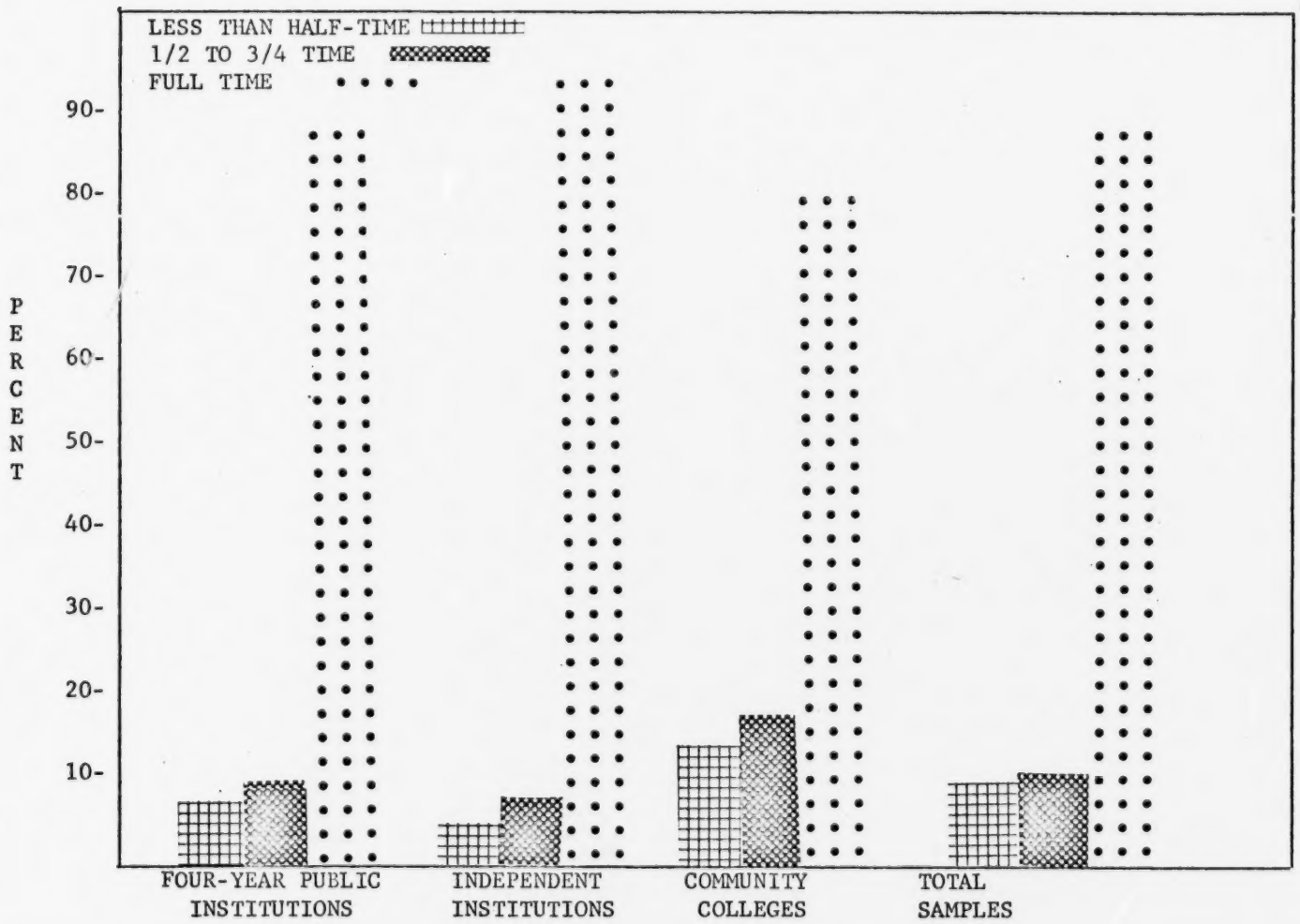
MARITAL STATUS

From the total sample, 70.4% of the students indicated that they had never married with a high of 81.2% so responding in the private segment as compared to 65.7% in the community college and 71.8% in the four-year publics. Conversely, married students comprised 27.8% and 24.4% of the community college and public four-year respondents, but only 16.2% of the independent institution sample. Only 4.8% of the total sample indicated that they were separated, divorced, widowed or other. (see Table 4).

CLASS LEVEL

In the total sample, 58% of the respondents indicated that they were in the lower division (high school seniors, college freshmen and sophmores), 33% in the upper division (college juniors, seniors and fifth-year undergraduates) and 9% in graduate divisions. Private four-year institutions had 49.3% lower division, 45.9% upper division and 4.8% graduate students as compared to 33.4%, 50.1% and 16.4% respectively for public four-year institutions. In community colleges, 19.7% of the respondents indicated that they were not lower division. (see Table 5).

CLASS LOAD



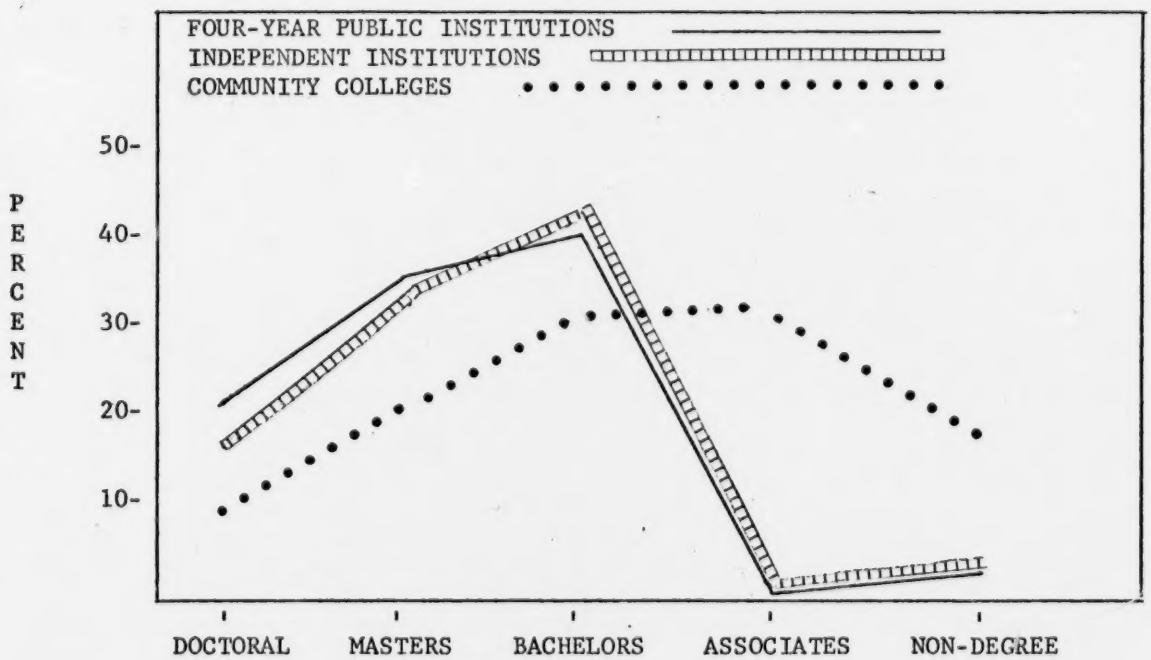
COURSE LOAD

Eighty-four percent of the students in the total sample indicated that they were attending school full-time in the Spring of 1972. An additional 9.7% of the respondents were carrying a course load of ½ to 3/4 of the full-time load while 6.3% were taking less than ½ of a full-time course load. The independent institutions had the highest percentage of full-time students (90.9%) while the community colleges had the most part-time respondents (19.8%). Public four-year institutions reported 14% part-timers and 86% full-time students. (see Table 6).

RESIDENCE STATUS FOR TUITION PURPOSES

In the total sample, 85.7% of the respondents indicated that they were Washington residents. As expected, the independent institutions had the largest number of non-Washington students (30.6%) while the community colleges had the smallest percentage of non-residents (8.2%). Foreign students comprised 3.1% and 3% of the four-year public and independent institutions respectively. California (2.5% of the survey population) and Oregon (2.1%) were the largest identified feeder states exporting students to Washington. (see Table 7).

DEGREE PLANS



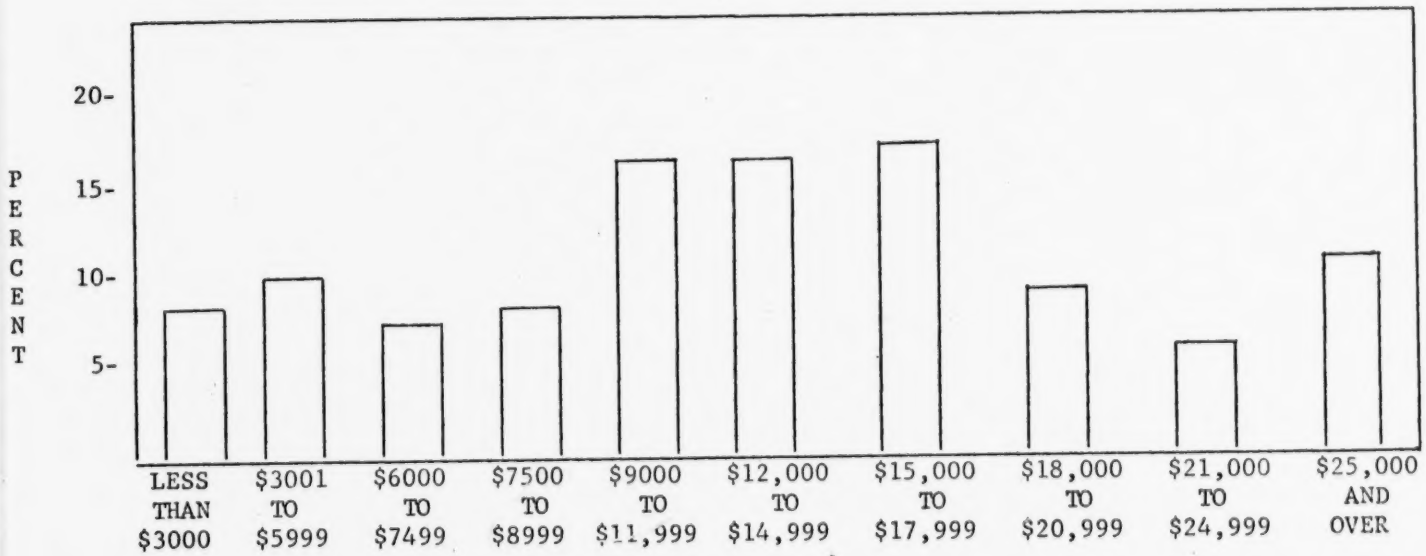
Seventy-seven percent of all respondents in the survey indicated that they intend to complete at least a bachelor's degree. All but 5.4% of respondents from four-year public institutions are planning on at least a bachelor's degree with 34.4% intending to pursue a master'd degree and 21.9% intending on completing studies through the doctoral level. Slightly fewer students in independent institutions (16.9%) are planning on doctor's degrees, but virtually the same overall percentage (94.8%) are planning on a bachelor's or higher degree. In the community colleges, 58.8% of the respondents indicated their intentions of eventually completing at least a bachelor's degree with 8.6% indicating plans to continue their education through the doctoral level. No degree or certificate plans were expressed by 8.4% of the community college respondents and of 2.4% and 3.8% of respondents from four-year public and private institutions respectively. (see Table 8).

PARENTAL INCOME

The median 1971 income of their parents as reported by the students in the total survey population fell in the $12,000 to $14,999 range. Median incomes for four-year public and private institutions were in the same range with community college students reporting median parental incomes in the $9000 to $11,999 range. The independent institutions had the highest percentage of families with incomes over $18,000 (30.4%) and the least percentage under $6000 (14.9%). The pattern was reversed in the community colleges with 18.5% of the families reported having $18,000 plus incomes and 22.1% under $6000. The public four-year institutions were in the middle portion, but had a pattern much like the independents with 26.8% over $18,000 and 15.8% under $6000. (see Table 9).

This pattern is reflected in the average income of student's families among the three sectors: Public four-year institutions - $13,970; Independent Institutions - $14,670; and Community Colleges - $11,960. The combined distribution of all family income is shown in the following chart.

PARENTAL INCOME - ALL SEGMENTS



EMPLOYMENT

In the total sample, 52.4% of the students attending school more than one-half time reported that they had worked in a part-time job while school was in session. A majority (56.7%) of community college respondents were working as were slightly under half of the respondents from four-year institutions. Community college students also tended to work longer hours with 20.8% of the sample population reporting over 20 hours per week employment vs 11.1% at the independent colleges and 11.3% at the public four-year institutions. (see Table 10).

PERSONAL INCOME

The median 1971 income for all respondents in the survey (and their spouses where applicable) was $1670. Over one-third (35.8%) of the respondents reported total 1971 income of below $1000 while 13.2% reported incomes over $7,500 during the 1971-72 year. As previously noted, community college students were more likely to work longer hours than students at four-year institutions. It follows therefore that earnings would be higher and this is the case as 14.8% of the community college respondents report earnings in excess of $7500 for the year as compared to 9% with this level of

earnings at independent institutions and 12.6% at public four-year institutions. (see Table 11).

EDUCATIONAL INDEBTEDNESS

In the total survey population, one out of four respondents indicated that they had borrowed money under at least one long-term educational loan program. The frequency of borrowing varied greatly by segment with 38.5% of the survey population in the private colleges reporting indebtedness as contrasted with 16.2% at the community colleges and 31.9% at the public four-year institutions. Total loans in excess of $2500 were reported by 4.4% of the survey population (17.2% of those borrowing). (see Table 12).

Chapter IX contains a detailed analysis of borrowing patterns and total indebtedness.

SELF-SUPPORTING STATUS

Half of the survey population (50.7%) indicated that they were primarily self-supporting and only 13.8% said that they did not contribute at all to their own support. In order for a student to qualify as self-supporting as an applicant for federal student financial aid, the student must meet certain criteria:

1. He must not have been claimed as a tax dependent for the last two years
2. He must have received less than $200 in parental support during the last year
3. He must not live with his parents.

In the public four-year sample, 54.8% of the respondents indicated that they were presently self-supporting. (see Table 13). An analysis of the responses to the federal self-supporting eligibility criteria indicates that 33.1% of the public four-year sample satisfy the federal requirements. Comparable figures for those feeling that they are primarily self-supporting and those who meet the federal guidelines (both as percentages of survey population) are community colleges, 50.7% and 37.6% and independent institutions, 40.7% and 22.6%.

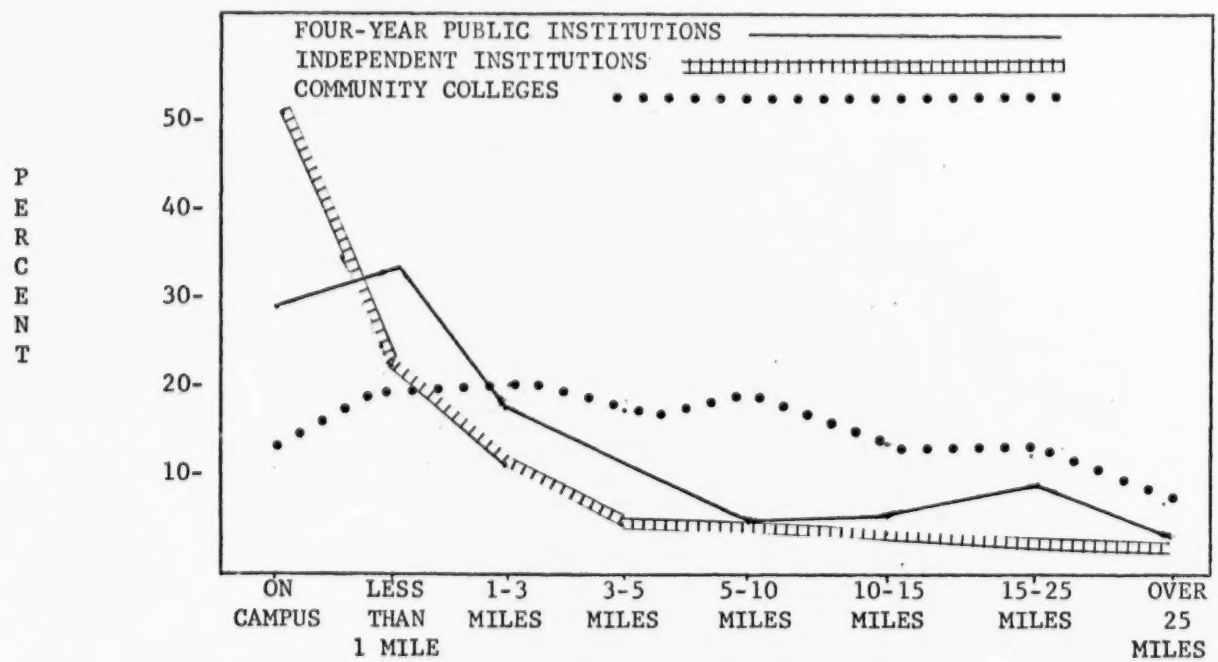
The federal guidelines are quite strict and it is surprising that such high percentages of students might be able to meet them. Students perceptions as to being primarily self-supporting also seem quite reliable. The analysis of budgets and resources clearly indicated that more than half of the students were, through jobs and loans, paying the greater portion of their college expenses and parents on the average were contributing very modest amounts.

TYPE OF HOUSING

In the total survey population, 20.8% of the students indicated that they were living with their parents. Community college students were far more likely to be living at home (34.5%) than were students at four-year institutions (under 10%).

College housing (dormitories or college apartments) was the major place of residence (42.3%) of students at independent colleges and was also popular at public four-year institutions (30%). Only 13.1% of the community college respondents reported living in college housing.

Off-campus housing alone or with spouse was a significant mode of living on all segments and was reported by 23.4% of the total population. Students at independent colleges were less likely (15.9% of the population) to report this type of housing than were students in public institutions (24-25% range). Off-campus housing with roommates was reported by 19.7% of the four-year public respondents and of approximately 12-13% of the respondents at community colleges and independent institutions. (see Table 14).



MODE OF TRANSPORTATION TO CAMPUS

As noted, most students at private colleges live on or near campus. It is not surprising that 65.3% of them walk to school as do 57.5% of the students at public four-year campuses and 28.2% at community colleges. The automobile is the prevailing mode of transportation at community colleges (67.3%) and is the transportation reported by 30-31% of the students at all four-year institutions. Only 2.1% of the respondents indicated that they used public transportation, a smaller percentage than the 3.3% who ride bicycles or motorcycles to classes. (see Table 16).

AID APPLICANTS

Only 4,913 students, 18.6% of the survey population, reported applying for and receiving financial aid through their institution aid office in 1971-72. Seventy-three percent of the sample said they never applied and 8.4% applied but were denied aid. In responses to individual questions on aid programs, 9,262 students (35.5%) of the survey population reported receiving some kind of aid. The difference between the two figures is primarily accounted for by non-campus aid programs although student perception of what constitutes an aid application also influences this gap. In responses to questions on federal programs that demand a student apply to his campus aid office, 10 to 15% of actual recipients would indicate that they had not applied for aid. The actual percentage of campus aid-applicants is undoubtedly higher than the survey results indicate.

However, the responses do clearly indicate several patterns. Students at higher cost independent institutions are more likely to receive campus-based aid (28.6%) than students at community colleges (15%) or senior public institutions (19.3%). More students at all institutions (4.8% of total) are denied financial aid because they can not meet eligibility requirements for the various aid programs than are denied aid because of insufficient funds (2.3%). (see Table 17).

GRADE AVERAGE

The majority of the students at all segments and in the total sample (60.9%) report their grades as mostly B's. The highest percentage of mostly A's is the 24.2% reported by public four-year institutions. Independent college respondents reported 18.9% in the A category and community colleges 19.9%. Graduate programs traditionally have a higher grading pattern than undergraduate programs and, as the senior public institutions have the highest percentage of graduate students in the survey, it is not surprising that the average grades reported tend to be higher in this segment. Conversely, C grades are most common in the community colleges (20.9%) and the independents (18.8%) and are underrepresented (13%) in the senior publics. (see Table 18).

VETERAN STATUS

Veterans constitute a substantial percentage (16.9% of the total sample population). Veterans are most likely to enroll in community colleges where they make up 22% of the survey respondents. They are least likely to enroll in private institutions (11.1%) and comprise 13.2% of respondents at public four-year institutions. (see Table 19).

METHOD OF ADMISSION

The majority of students in the survey population in all segments were admitted to their present institution as a first time freshman (73.1% at the community colleges, 68.7% at the independents, and 55.3% at public four-year institutions). Of the public four-year respondents, 11.4% were admitted as graduates of other four-year institutions as were 2.8% of the private college respondents and 2.1% at the community colleges. An interesting pattern seems to exist for Washington community college students transferring to four-year institutions. More students (10.5% at public four-year and 7.3% at independents) are admitted as community college transfers without the A.A. degree than are admitted as community college graduates (7.1% and 6.6% respectively). Out-of-state undergraduates transfers account for 6.4% of the survey respondents at public

four-year institutions and 7.4% and 3.2% at independents and community colleges respectively. (see Table 20).

EDUCATIONAL PLANS FOR 1972

Nearly all of the respondents plan either to return to school in the fall of 1972 (80.1%) or planned to graduate in June 1972 (12.9%). Students planning on stopping out and returning to school at some later date comprised 6% of the community college survey population and 4.4% of the public four-year respondents, but only 2.3% at the private colleges. Students who plan on dropping out with no plans to return are 3% of the community college respondents but under 1½% at all four-year institutions. (see Table 21).

THE WASHINGTON STUDENT - TOTAL SAMPLE

Statistically, the average Washington student is a state resident, white, 21 years of age and single. He is a tull-time student presently enrolled in the lower division, is planning to return to school in the fall and plans to obtain at least a bachelor's degree. He comes from a middle-income family in the $10,000 to $14,000 range, probably works and if employed, is averaging about 17 hours per week of work with annual earnings under $2000. He lives within two miles of campus and is equally likely to walk or drive a car to campus. He has a grade point between 2.5 and 3.5 and has never applied for financial aid. During the school year, he lives in an off-campus apartment. If an undergraduate, he was admitted to his present institution as a first-time freshman. If a graduate student, his bachelor's degree is from an institution other than the one he is attending as a graduate student.

PUBLIC FOUR-YEAR INSTITUTIONS

The average student at the public four-year institucions is enrolled in the upper division, is certain he will get his bachelor's degree and is planning on a master's or a

doctor's degree as well. He considers himself primarily self-supporting and lives close enough to walk to class. He lives in either an off-campus apartment or in university or college-owned housing. He is more likely to be a transfer student than are his counterparts in the other two segments (although he was still probably admitted as a first-time freshman).

INDEPENDENT INSTITUTIONS

The student at the independent institution most likely lives on campus in a college dormitory. He receives more financial support from his parents than do his public institution counterparts and considers himself mostly dependent upon his parents for financial support. He is certain he will obtain his bachelor's degree and feels that the odds are 50-50 that he will obtain a graduate degree.

COMMUNITY COLLEGES

The community college student is somewhat older than his four-year counterpart and is more likely to live at home with his parents. He lives more than three miles from campus and drives to school. He plans to complete a bachelor's degree, but is not sure about graduate study. He works an average of 19.3 hours per week to help pay for his education and employment is his most important financial resource. He has never applied for financial assistance, but does contribute heavily to his own support.

OTHER STUDENTS

If the student is a veteran, he is most likely to be enrolled in a community college and least likely to be attending an independent institution.

If the student is not attending school full-time, he is probably at a community college and is least likely to be at an independent institution.

If the student is not a Washington resident, he is most likely to be attending an independent college. If he is not a U.S. citizen, he is probably attending a four-year public institution or an independent institution.

If the student is married, he is probably attending a public institution.

If the student is an aid applicant, his chances of receiving it are best at the independent institution and about the same in the two public segments.

CHAPTER IV

THE COST OF GOING TO COLLEGE

STUDENT MAINTENANCE BUDGETS

The survey participants responded to questions that asked for the amount of money they spent during the 1971-72 school year for tuition and fees, books and supplies, transportation, room and board, clothing, recreation and incidental expenses.

Average tuition and fees reported by the respondents were as follows:

A. Public Four-Year Institutions - $640

B. Independent Institutions - $1370

C. Community Colleges - $450

These averages are composites of graduate and undergraduate tuitions, out-of-state and out-of-district and full-time, part-time fee differentials.

Since the amounts for tuition and fees are fixed by regulations and can be specifically computed for any group of students in a given institution and as they, in most cases, are not dependent upon the personal characteristics of the students, they have been eliminated from the following comparisons in order to more accurately reflect those budget items amenable to student choice.

Maintenance budgets, therefore, refer to the costs of going to college exclusive of tuition and fee charges. Specifically, a maintenance budget includes room and board costs, clothing, recreational and incidental expenses, the amount spent on transportation and on books and course materials. As the amount of money spent on books is more a function of the academic program undertaken than of any other student characteristic, and as transportation expenses vary greatly within each student sub-population according to mode of travel, constants will be utilized for these two items in constructing average maintenance budgets. The constants used are as follows:

	Books and Supplies	Transportation
Public Four-Year Institutions	$150	$230
Independent Institutions	140	230
Community Colleges	130	240

For room and board, clothing, recreational and incidental expenses, the actual amounts reported by students in the various sub-populations are employed.

STANDARD BUDGETS

As noted in the profile of the Washington Student Resource Survey, the pattern of living arrangements while attending college has become more diverse as students exercise free choice on deciding how and where they wish to live (see Table 14, Appendix III).

As a result, it has been extremely difficult to construct standard budgets that can equitably cover the divergent living patterns and concommitant costs. Budgets analysis, however, still provides an important tool in analyzing gross costs and available resources. Most of this section will, however, be devoted to delineating those items that are most affected by student choice. As a bench mark, it would be appropriate to identify the average maintenance budget for all students in the survey. The approximate mean maintenance budgets by segment are as follows:

A. Public Four-Year Institutions - $2010

B. Independent Institutions - $1790

C. Community Colleges - $1810

These figures reflect maintenance costs for the survey population, but intersegmental differences should not be projected from them. The public-four year sample contained the largest group of graduate and older full-time self-supporting students. The higher living costs of this group has inflated the maintenance average. Similarly, the community college population contains a larger percentage of married, older and

self-supporting students than the independent institution population. One would suppose that living arrangements, marital status and other individual characteristics should have more effect on maintenance budgets than the type of institution a student chose to attend. The remainder of this section provides this analysis by various student characteristics.

AVERAGE MAINTENANCE BUDGETS COMPARING
PLACE OF RESIDENCE AND TYPE OF INSTITUTIONS[1]

PLACE OF RESIDENCE	PUBLIC FOUR-YEAR INSTITUTIONS	PRIVATE FOUR-YEAR INSTITUTIONS	COMMUNITY COLLEGES
LIVING WITH PARENTS	$1410	$1390	$1120
UNIVERSITY OR COLLEGE RESIDENCE HALL	1580	1450	1470
RENTED ROOM	1670	1640	1570
OTHER OFF-CAMPUS HOUSING, ALONE OR WITH SPOUSE	2960	3040	2580
OTHER OFF CAMPUS HOUSING, WITH 1 OR 2 ROOMMATES	1680	1680	1540
OTHER OFF-CAMPUS HOUSING, WITH 3 OR MORE ROOMMATES	1510	1430	1590

[1]For students attending more than one-half time

In examining Table 1, Place of Residence, residirg with parents is the least expensive followed closely by living in residence halls, rented rooms and sharing accommodations with three or more roommates. Students in four-year public schools indicate their total maintenance costs are only 8% more to reside in the dorm than at home. Students at private schools indicate this difference is only 4.3%. Cost differentials between residing at home and three or more roommates are even less. Private institution students report this difference as 3.2%; four-year publics, 7.7%.

While these cost differences are small, they are not in the same relationship as the cost for the actual residence. Students at four-year public schools, for example, report an additional $271 in room and board cost to live in a dorm rather than at home. These same students indicate that clothing and miscellaneous costs decrease $97 so that the net increase to live in the dorm is only $174. The most expensive place of residence reported was other off-campus housing, alone or with spouse. In all three types of institutions the costs indicated in this category are double living at home. As this is the prevailing living arrangement for married couples and families, the higher cost if quite logical.

In comparing living costs with institutional types, we note that students from the four-year institutions, public and private, report extremely consistent figures. The largest difference reported is $130 for students living in residence halls with public institution students spending more than those in private colleges and universities. With one exception (three or more roommates), community college students consistently report living on less money in every type of housing arrangement than their four-year institution counterparts. The same phenomenon was noted in a Student Resource Survey conducted concurrently with the Washington survey in the State of California. At present, the reason for the differential is a matter for conjecture only. Two possible suggestions for the difference have been offered. The first recognizes that community college students generally come from lower-income families than students at four-year institutions and suggests, therefore, that community college respondents are more conditioned to lower living standards which is reflected in their expenses while attending school. The second possible solution is derived from the age of the students. Full-time community college students tend to be in the 18-20 bracket and have not had the experience in measuring their expenses that the four-year students have had. Therefore, community college students are less budget-sophisticated and tend to underreport expenses. Both of these observations undoubtedly contribute to the perceived differential, but the data are not sufficient

to state with any certainty their relationship to the lower community college budgets.

ETHNIC, SEX AND CLASS LEVEL DIFFERENTIALS

ETHNIC DIFFERENCES

In the public four-year institutions, Black students report the highest average maintenance budget ($2160) and Chicano/Mexican-Americans the lowest ($1810). The budgets for white and Oriental/Asian students are fairly close to each other and to the overall mean of $2010 ($2030 and $1960 respectively). In the private institutions, the pattern is reversed with the small Spanish background population (22 students) reporting the highest maintenance budget ($1990) and Blacks the lowest ($1630). Again, white and Asian/Oriental students gather around the $1790 overall mean ($1800 and $1780 respectively). In the community colleges, Black students again report the lowest maintenance budgets ($1580). White students report the highest ($1830) and Chicano and Oriental backgrounds indicate maintenance budgets of $1770 and $1730 respectively. The relationships between ethnic background and average maintenance budgets is not at all consistent among institutional types. Black students seem to fare best at four-year public institutions, but report the lowest mean budget at independent and community colleges. The Spanish background/Chicano population occupies a different position in every institutional sample while Oriental/Asian background and Caucasian students are generally close with the largest difference the $100 lower total maintenance budget reported by Oriental/Asian students in the community colleges.

SEX

There is a pronounced difference in maintenance costs as reported by sex. This pattern is consistent by type of institution. The maintenance cost at community colleges for men was $1950 and women $1680; four-year public men $2180 and women $1820;

and four-year private men $1970 and women $1620. The reason for this substantial difference appears to be in place of residence. For example, 33% of all females at four-year public institutions live in the dorm vs 20% of the men. Conversely, the most expensive type of residential category (other off-campus housing, alone or with spouse) found 29% of the men and 18% of the women.

CLASS LEVEL

Another pronounced pattern is the relationship between year of school and costs of attending. As the number of years increases, so do the costs as indicated by the following chart.

MAINTENANCE COSTS

	FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
	MEAN	MEDIAN	MEAN	MEDIAN
LOWER DIVISION	$1,673	$1,506	$1,546	$1,380
UPPER DIVISION	2,013	1,687	1,977	1,587
GRADUATE	2,804	2,453	2,707	1,906

The reasons for these cost differentials are those just mentioned, i.e., older students tend to reside in more expensive housing. The residence halls are occupied by 63.4% of lower division students, 32.4% upper division and only 4.1% of graduates. Conversely, only 7.2% of the lower division students reside in off-campus (alone or with spouse) housing, the most expensive housing type.

While the patterns of relative costs are similar using both the mean and the median, it should be noted that the median figures tend to reflect more accurately as the actual expenses. Budget means are usually skewed higher by a small number of students with extremely high expenses, e.g., married students with several children who are reasonably affluent.

MARITAL STATUS

The factor that has the most dramatic impact upon maintenance costs is marital status and number of children.

MEDIAN AND MEAN MAINTENANCE BUDGET COMPARISONS BY FAMILY STATUS[1]

	FOUR-YEAR PUBLIC INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
FAMILY STATUS	MEDIAN	MEAN	MEDIAN	MEAN	MEDIAN	MEAN
SINGLE	$1,530	$1,670	$1,410	$1,540	$1,350	$1,460
MARRIED - NO CHILDREN	2,710	2,950	2,510	2,940	2,350	2,480
MARRIED - ONE CHILD	2,960	3,390	2,940	3,510	2,250	2,670
MARRIED - TWO CHILDREN	3,290	3,750	3,470	3,770	2,420	3,120

[1]For students attending more than one-half time

The median and mean maintenance budgets of single students are consistently close for all three institutional segments. More pronounced gaps between median and mean are evident for married students, but there is little intersegmented consistency in the mean/median differential.

All three survey populations contain substantial numbers of married with earnings (and budgets) in excess of $6000 and these students tend to skew the means towards the high side. Again, students from all four-year institutions report comparable maintenance costs while community college students are consistently spending less on their living expenses.

INSTITUTIONAL BUDGETS

It is apropos at this time to compare what students report as their cost and what financial aid officers use as standard budgets. The following chart examines this relationship.

A COMPARISON OF STANDARD INSTITUTIONAL MAINTENANCE BUDGETS AND STUDENT-REPORTED MEAN MAINTENANCE TOTALS

	FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS		COMMUNITY COLLEGES	
	AS REPORTED BY:		AS REPORTED BY:		AS REPORTED BY:	
	STUDENTS	FINAN. AID OFF.	STUDENTS	FINAN. AID OFF.	STUDENTS	FINAN. AID OFF.
DEPENDENT AT HOME	$1,400	$1,100	$1,390	$1,190	$1,120	$1,280
RESIDENT (SINGLE STUDENTS RESIDING OTHER THAN WITH PARENTS	1,680	1,640	1,540	1,670	1,490	1,860

College financial aid officers construct students budgets that normally include all cost items that comprise living expenses including all of the items listed in the beginning of this section. The aid office budget is an average budget; in practice, allowances are usually made for students who can demonstrate that they have higher valid expenses than the standard budget. The average student and institutional budgets at four-year institutions are very close for resident students. Surprisingly, the campus budgets are noticeably lower than the student-reported budgets for students living at home. This is unusual because campus budgets usually reflect the cost to the parent of maintaining the student in the family home while students completing SRS-type questionnaires seldom adequately quantify how this type of parental support translates into dollars.

In the community colleges, the more traditional pattern is demonstrated with the student-reported living at home budget lower than the institutional standard. The more modest expectation and/or underreporting of costs of community college students is also evident in the fairly substantial gap between the $1490 maintenance budget for resident students and the $1860 institutional standard.

Individual campus analysis of the SRS budget data should prove invaluable in adjusting financial aid office standards to reflect student budget reality.

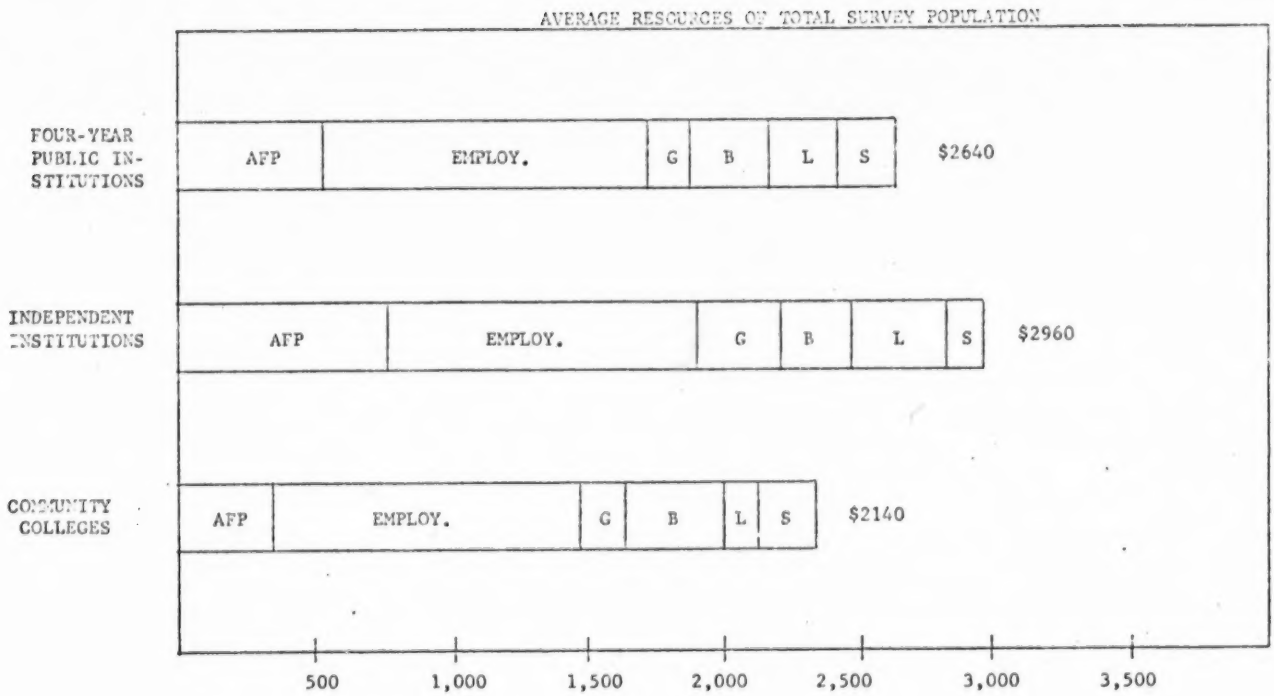
CHAPTER V

PATTERNS IN PAYING FOR HIGHER EDUCATION

The survey populations for all three segments contain students from many different backgrounds. Marital status, economic history, age, class level and life-style obviously vary considerably among 27,000 plus students. Financing patterns are related to the differences among people and thus, individual students raise the resources they need to meet educational costs in a variety of ways. In this section, we will attempt to trace the average resources utilized by identified population groups in each of the three institutional segments. This approach should enable us to illustrate the differences in financing patterns both within and across institutional types.

PROCEDURAL NOTE

Appendix V, Tables 1-12, contain the data derived to support this section. Column 1, Recipients, on Table 1-3, lists the average dollar received from the resource categories by students who reported themselves as recipients of that resource. To get the average resource for the total population, the total resource dollars were divided by the survey population. Similarly, average resources for men were derived by dividing the resources reported by male recipients among all men. The same procedure was followed for each sub-population. Obviously, within each sub-population, any individual student could demonstrate a completely different pattern of resources. However, average resources per individual in a sub-population is the best way to show the relative importance of different financial sources in the student financing of post-secondary education.



LEGEND - AFP = AID FROM PARENTS
EMPLOY. = EMPLOYMENT EARNINGS
G = GRANTS AND SCHOLARSHIPS
B = STATE AND FEDERAL BENEFITS
L = EDUCATIONAL LOANS
S = PERSONAL SAVINGS

The bar graph makes one point quite clear; in all three segments, students are providing the majority of their own resources from earnings and personal savings (presumably saved from previous employment). In the four-year public institutions, earnings and savings comprise 56.8% of the average resources for the total survey population. In the independent colleges and community colleges, the comparable percentages are 46.1% and 60.7% respectively. If loans are added to the employment/savings totals, average self-help becomes 64.8% of total resources at public four-year institutions, 54.9% at privates colleges and 65.4% at the community colleges. The higher average earnings reported at the public four-year institutions is attributable to the larger graduate population who reported substantial earnings on research and teaching assistantships.

Parental support also differs considerably with students at independent institutions receiving an $850 average (29% of total resources), students at public four-year institutions averageing $540 (20%) and at community colleges $320 (15%). One would

expect that the amount of parental support that students normally receive would be related to parental income and parents at independent institutions have a higher mean income ($14,670) and at community colleges a lower mean ($11,960) with the parents of public four-year students in the middle averaging $13,970. There does seem to be some relationship between parental income and parental support.

One other point of comparison should also be considered - tuition and fees which are the largest single variable in a student's budget. For independent institutions, the average tuition was $1370 as compared to $640 in public four-year institutions and $450 in community colleges. If parental incomes, parental support and average tuition are compared, the mathematical relationships expressed as parts of 100 would be as follows:

	Public 4-Year Institutions		Independent Institutions		Community Colleges
Parental Income	34	To	36	To	29
Parental Support	32	To	50	To	19
Average Tuition and Fees	26	To	56	To	18

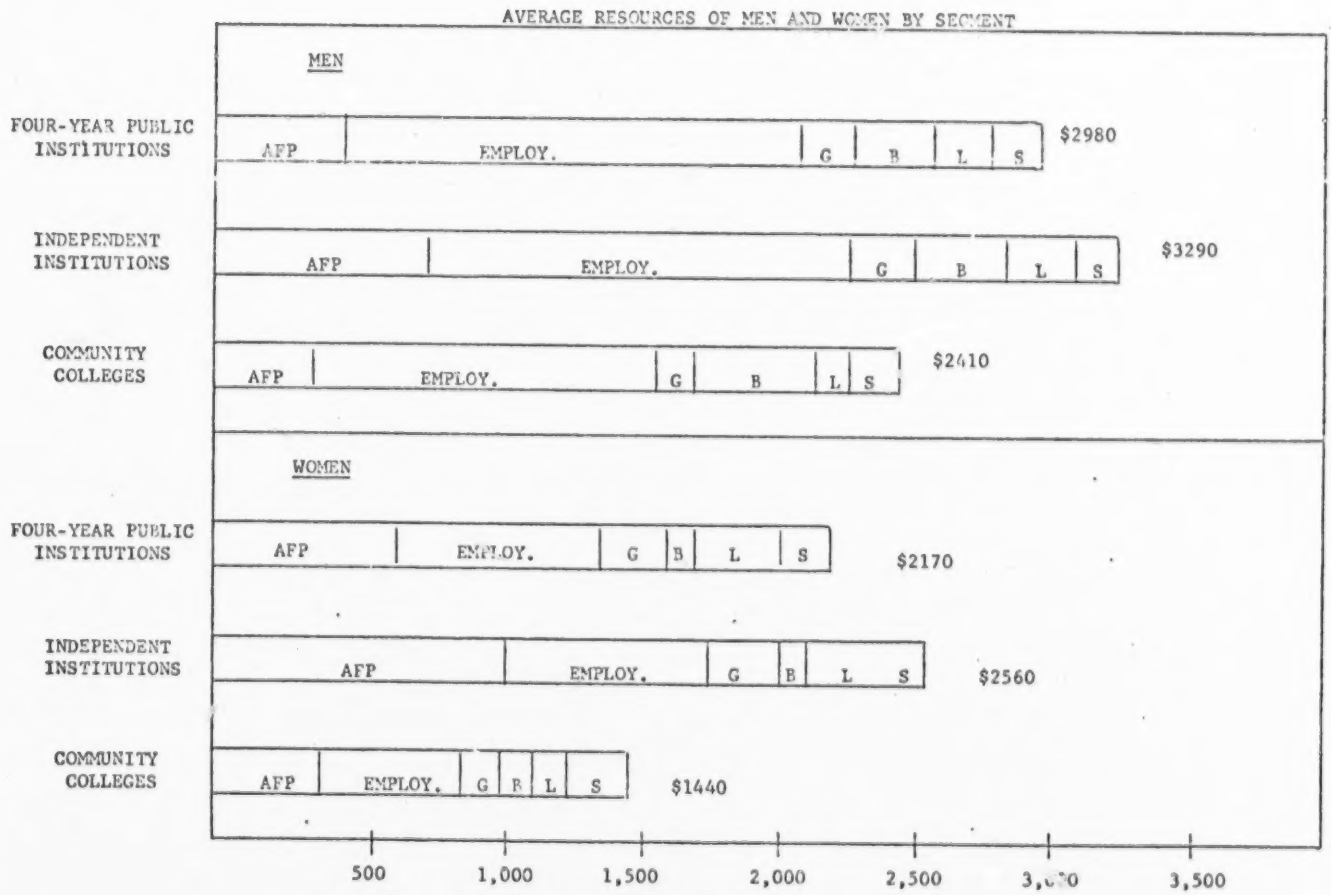
Parental support at public four-year institutions appears to be slightly more related to parental income than to tuitions; however, on the whole, the ratios displayed would suggest that the amount of tuition and fees charged has a direct relationship upon parental support. It is possible that many parents perceive the tuition and fees bill as their responsibility but living costs are the students' responsibility. In any case, higher tuition charges bring more parental support and not in direct proportion to parental income.

Several other points of comparison should be noted. Average grants and scholarships are directly related to college costs with students from the higher priced private colleges averaging $270 as compared to $160 in senior public institutions and $100 in community colleges.

Conversely, average benefits are highest at the community colleges ($320), next high at four-year publics ($230) and lowest at the independents ($200). The average benefits follow the same distribution as G.I. Bill recipients (the largest benefit program) who are most likely to be enrolled in community colleges and least likely to attend independent institutions. Thus, state and federal benefit programs are a more important source of financing than grants and scholarships in the public institutions with the opposite being true in the independent institutions.

AVERAGE RESOURCES FOR SELECTED SUB-POPULATIONS

MEN AND WOMEN



LEGEND - AFP = AID FROM PARENTS
EMPLOY. = EMPLOYMENT EARNINGS
G = GRANTS AND SCHOLARSHIPS
B = STATE AND FEDERAL BENEFITS
L = EDUCATIONAL LOANS
S = PERSONAL SAVINGS

Women receive more parental support than do men averaging 1½ times the men's parental contribution for the total survey population. Women also receive about the same average loan resources as men. But in all other categories, the average resources reported by women are significantly lower than those reported by men. The two largest differentials are in employment earnings and benefits received. The lower benefit total for women is a product of the impact of the disproportionately male G.I. Bill recipients on the total benefit dollars. The employment differential is more difficult to explain. Students were asked whether they had sought employment in the summer of 1971. Better than 55% of the males in the survey population reported working full-time as compared to 37% of the women. Over 21% of the women indicated that they had not looked for summer work vs approximately 12% of the males so reporting. Better than 11% of the women reported looking for work but not locating employment while 30% plus said that they could only find part-time summer work. Comparable figures for men were 9% and 23% respectively.

In brief, women were less likely to seek work and if looking, were more likely to be unemployed or working part-time. It would seem, therefore, that the employment differential is effected equally by fewer women seeking work and fewer employment opportunities for those women who do wish to work. The questionnaire did not ask for average hourly wages so that it is not possible to trace the impact of pay differentials on the average earnings.

In the four-year institutions, women also received lower average grant and scholarship resources than men. In the four-year public institutions, the total average resources for women were only 72.3% of the male total. In the independent institutions and community colleges, the comparable figures were 77.8% and 59.8% respectively. Obviously, women students are financing their education with resources substantially below those of their male counterparts.

FINANCING PATTERNS BY ETHNIC BACKGROUND

Considerable variance in total and type of resources is demonstrated by ethnic groups both within and among institutions. Before too many conclusions are drawn from the results, it is important to remember that the total number of non-white students involved (particularly Chicano/Mexican-American/Other Spanish-Speaking Americans) is small and may not be perfectly representative of all minority students enrolled in Washington higher education.

BLACK STUDENTS

Black students at four-year public institutions reported $2900 in total resources, the largest amount reported by any ethnic group. Self-help, employment, savings and loans account for 56.9% of the total. (Self-help is 57.3% of the white total of $2650). Black students report higher grants and scholarships than whites ($530 to $140), but lower parental support ($300 to $560).

At the independent institutions, Black students report almost the lowest average total resources ($2750) as compared to $2960 for whites. Blacks report $1610 in self-help vs $1640 for white students. Grants and benefits are higher for Blacks ($890) than for whites ($450), but parental support is lower ($250 to $870).

At the community colleges, Blacks again report the next to the low total resources. The differential is caused primarily by a sudden drop in self-help ($850) vs $1440 for whites. Parental contributions are very close, $310 for Blacks and $340 for whites as are total grants and benefits, $540 and $420 respectively.

As grants and scholarships are usually based on demonstrated financial need, one would expect that Black students from lower average income families would receive more aid and report less parental support. This is the case in all three segments. Total resources for Black students appear to be slightly better than average at public four-year institutions and below average at the independent and community colleges. For some reason, self-help opportunities for Blacks are far below the norm at community

colleges, but are substantially the same at four-year institutions.

CHICANO/MEXICAN-AMERICAN/OTHER SPANISH-SPEAKING AMERICANS

At all public institutions, Chicano students report the lowest average total resources ($2250 at the four-year schools and $1630 at the community colleges).

	Parental Support		Self-Help		Grants & Benefits	
	White	Chicano	White	Chicano	White	Chicano
Public Four-Year Institutions	560	170	1,720	1,180	370	900
Community Colleges	340	110	1,440	970	420	550

Given the lower family income and lower parental support, the higher grants and benefits tend to equalize the non-self help resources. However, it appears that self-help opportunities are substantially lower for Chicano students than for whites. At the independent institutions, only 22 Chicano/Spanish-Americans were identified. Although the number is small, they seem to be of substantially different backgrounds than the Chicanos in the public sections. They report parental support of $640, very close to the white average of $870. Grants and benefits ($890) are substantially larger than the white average ($450) and self-help ($1520) is close to the white total ($1640). However, for the employment component of self-help, Chicanos' report lower earnings ($810) than do white students ($1190), but substantially higher loans ($500 vs $260).

ORIENTAL, ASIAN-AMERICAN AND FILIPINO STUDENTS

Although students from Oriental/Asian backgrounds report lower average parental income than white students, Oriental parents contribute more dollar support than do white parents. In the independent colleges, the amount of support is absolutely greater ($980 for Orientals and $870 for whites). The same holds true in the community colleges ($390 and $340 respectively).

In the public four-year institutions, the absolute amount is slightly smaller ($530 to $560), but it is a higher percentage of family income.

Oriental students in all segments report borrowing less than any other group and report the highest contribution from personal savings. Self-help varies considerably by segment representing 63% of total resources in the community colleges, 60% in the four-year publics and 49% in the independent institutions. Total grants, scholarships and benefits are very close for Oriental and white students, but the composition is reversed with Oriental students receiving more in grants and scholarships and white students more in benefits. Oriental students report the lowest total average resources in the independent institutions, the second highest in the community colleges and the next to low in the senior public institutions. (see Tables 7-9, Appendix V for the average resource breakdown).

FINANCING PATTERNS FOR UNDERGRADUATE STUDENTS

Dependent undergraduates living at home with their parents are extremely reliant upon self-help (particularly jobs) to finance their educations. In the public four-year institutions, self-help comprises 68.7% of the total resources, in the independents 54.6% and for the community colleges 70.5%. Parental support in all segments is lower than that afforded dependent undergraduates living away from home. Loans and benefits are very small parts of the total resources of dependent students at home. In the public sector, they also tend to get smaller grants and scholarships than their counterparts living away from home. Surprisingly, average grants and scholarships are significantly higher for the 'at home' student in the independent institution than they are for his on-campus classmate.

Dependent students living away from home report higher parental support than those living at home; $650 vs $380 in the community colleges; $890 vs $580 in the senior publics; and $1170 vs $760 in the independents. They also earn slightly less and borrow more. In total average resources, they report from $140 to $260 more than their 'at home' counterparts. Considering the cost differential of living away from home, they in effect have less resources than those students living with their parents.

Self-supporting students in all segments average no more than $20 in parental assistance. They are almost completely reliant upon employment and benefits. They work more and borrow more than their dependent classmates.

Self-help accounts for 72% of total resources in senior public institutions and average benefits add 21.3% more. Comparable self-help and benefit percentages are 69.7% and 20.6% in the independent institutions and 64.9% and 29.7% in the community colleges. The high average benefit is traceable to the large numbers of self-supporting G.I. Bill recipients in the survey population.

GRADUATE STUDENTS

Graduate students finance most of their education with employment earnings. Teaching and research assistantships are a major source of these earnings. In the public four-year institutions, earnings accounted for $2070 of the $3450 average total resources. In the privates, $2250 out of $3570 earnings accounted for the total resources. In all four-year institutions, graduate students report more average scholarships, grants and benefits than all undergraduates (but lower benefits than self-supporting undergraduates). In the public sector, graduate students also borrow more but undergraduates borrow more in the private institutions. Parental support ($190 in publics and $240 in privates) is also lower than for undergraduates ($610 and $890 respectively). (see Tables 4-6, Appendix V).

FINANCING PATTERNS BY FAMILY INCOME LEVEL

For discussion purposes, this section will concentrate on students who reported family incomes of under $6000, over $18,000 or between $12,000 and $15,000 dollars. Tables 10-12, Appendix V also contain resource information for parental incomes between $6000 and $9000, $9000 and $12,000 and $15,000 and $18,000.

PARENTAL SUPPORT BY FAMILY INCOME LEVEL

	UNDER $6000	$12,000 TO $14,999	OVER $18,000
PUBLIC FOUR-YEAR INSTITUTIONS	$220	$620	$1,030
INDEPENDENT INSTITUTIONS	330	840	1,610
COMMUNITY COLLEGES	200	430	900

Parental support increases as family income increases; however, within any given income range, the amount of parental support is clearly related to the cost of the institution attended.

SELF-HELP BY FAMILY INCOME LEVEL

	UNDER $6000	$12,000 TO $14,999	OVER $18,000
PUBLIC FOUR-YEAR INSTITUTIONS	$1,790	$1,630	$1,540
INDEPENDENT INSTITUTIONS	1,730	1,420	1,410
COMMUNITY COLLEGES	1,200	1,300	1,320

In the four-year institutions, self-help (particularly employment) is inversely related to family income with students from higher income reporting more savings than loans and the opposite being true for the under $6000 bracket.

In the community colleges, self-help is higher at higher incomes. The differences are almost identical with the differences in earnings reported. In addition, savings are greater than loans at all levels, but the gap is wider at higher income ranges.

AVERAGE GRANTS, SCHOLARSHIPS AND BENEFITS BY FAMILY INCOME LEVEL

	UNDER $6000	$12,000 TO $14,999	OVER $18,000
PUBLIC FOUR-YEAR INSTITUTIONS	$660	$280	$240
INDEPENDENT INSTITUTIONS	640	410	230
COMMUNITY COLLEGES	630	290	220

The average grants and benefits total for under $6000 family recipients is virtually identical in all segments. The composition differs considerably, however, with benefits accounting for 71.4% of the total in the community colleges and grants and scholarships comprising 59.4% of the total in the independents and the two sources splitting 50-50 in the public four-year institutions. As the middle income range is approached, the grants/benefits split is almost 50-50 in the privates, but heavily weighted to benefits in the public section. In the over $18,000 income bracket, the weighting towards benefits is continued in public institutions, but grants and scholarships still comprise the greatest part of the total in the independent colleges.

SUMMARY

The analysis of all of the sub-population has shown clearly the importance of employment and other self-help programs in financing post-education. Students are paying the major portion of the cost of attending institutions of higher education. Benefit programs, particularly the G.I. Bill, are an important source of additional resources particularly for self-supporting undergraduates. All of the sub-population discussed appears to demonstrate significant variances in financing patterns that should prove useful in designing additional assistance programs.

CHAPTER VI - PART A

DISTRIBUTION OF STUDENT AID AND OTHER RESOURCES BY SEGMENT

The second part of this chapter contains detailed student aid profiles for the three institutional groups: public four-year and independent colleges and universities and community colleges. The purpose of this section is to compare by segment the available resources to determine whether aid funds are equitably distributed among Washington institutions. It is often too easy to draw erroneous conclusions from comparative data. To avoid this danger, we will attempt to include in the analysis those historical and legislative factors that have influenced the development of student aid programs. If all institutions and students were alike, one would expect the distribution of aid dollars to be equal. Using our sample population, the community college students should represent 46.8% of the resources, public four-year students 37.8%, and independent institution students 15.3%. However, institutions are not alike and aid programs are affected by institutional differences. Campus-based aid programs, the largest single source of funds for Washington students, are designed to give aid to needy students in an amount sufficient to meet college costs. Thus, students at higher cost independent institutions will receive larger average amounts to meet their educational bills. At the same time, priority in the assignment of the federal undergraduate dollars is given to students from low-income families. Using $7500 per year as the upper end of this target population, the percentages of students in our survey population from families with incomes below $7500 are: public four-year and independent colleges and universities 21.6% in both segments and community colleges 29.5%. Thus we would expect the community colleges to have a higher percentage of the student recipients while independent institutions should show a dollar percentage higher than their share of students receiving aid representing their higher budget costs. One other fact should be kept in mind concerning the federal programs. Program regulations demand a yearly application for federal funds and subsequent proof that the funds were expended correctly.

An institution cannot build an aid program overnight. It is a cumulative process that takes several years. Thus, newer institutions and institutions with considerable enrollment growth will often show a smaller aid program than older, more stable (in enrollment) institutions. It would appear as if several Washington community colleges are in this position.

With these cautions in mind, we can proceed to draw some conclusions.

GRANTS AND SCHOLARSHIPS

DISTRIBUTION OF GRANTS AND SCHOLARSHIPS BY SEGMENT - TABLE VI-1

		PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
TOTAL SRS SAMPLE		N	%	N	%	N	%
SEGMENT PERCENTAGES		10,462	37.8	4,230	15.3	12,931	46.8
GRANTS AND SCHOLARSHIPS		N	%	N	%	N	%
EDUCATIONAL OPPORTUNITY GRANT	*R	288	39.0	150	20.3	300	40.7
	**D	132,480	37.5	88,650	25.1	132,000	37.4
OTHER FEDERAL GRANTS (NURSING AND HEALTH PROFESSIONS AND LEEP)	R	168	34.6	97	20.0	220	45.4
	D	129,760	38.4	85,376	25.2	123,200	36.4
STATE GRANTS (TUITION AND FEE WAIVER AND NEED GRANTS)	R	904	29.2	915	29.5	1,280	41.3
	D	112,820	10.0	474,927	42.3	535,400	47.7
INSTITUTIONAL (GRANT OR SCHOLARSHIP, EOP, FELLOWSHIPS, TRAINEESHIP)	R	264	36.9	221	30.9	230	32.1
	D	205,920	45.7	150,501	33.4	94,300	20.9
ALL OTHER OUTSIDE GRANTS (BIA AND ALL OTHERS)	R	524	38.1	269	19.6	579	42.2
	D	513,480	46.9	230,533	21.0	350,463	32.0

*R = Number of Recipients

**D = Total Dollars

EDUCATIONAL OPPORTUNITY GRANTS (EOG)

The EOG program is a targetted program with a legal priority assigned to students from low-income families. As noted previously, the community colleges have the highest percentage of students with under $7500 family incomes. The underrepresentation of the community colleges is therefore more severe than it appears on a straight percentage base. No doubt part of this underrepresentation is attributable to enrollment growth that has outpaced aid resources. Regardless of the reason, it is clear that community colleges need more EOG funds.

OTHER FEDERAL GRANTS

Health Professions, Nursing and Law Enforcement Grants and Scholarships are program-directed. The availability of funds depends upon whether an institution offers that particular program. The amount of money a student receives is also a product of the program cost.. The distribution displayed in Table 1 is a result of these two factors.

STATE GRANTS

"State Grants" consist of Tuition and Fee Waivers, State Need Grants and Tuition Supplement Grants. The Tuition and Fee Waivers are available only in the public sector and the Tuition Supplement Grants only within the private sector. The large amount of state grants found within the independent institutions is attributable to the receipt by each Washington resident of a Tuition Supplement Grant coupled with, on the average, larger State Need Grants awarded to students in this sector to meet the greater budgetary costs of attendance at the private colleges.

INSTITUTIONAL GRANTS

Traditionally independent institutions have been more successful in attracting private donor funds than public institutions. The private colleges are also more

dependent upon student aid to assist in meeting their higher costs and often divert current income into student aid programs. Similarly, institutions with graduate programs have been able to attract outside money (primarily federal) for fellowships and traineeships. It is therefore not surprising that the independent institutions and senior public institutions report much more aid in this area than the community colleges. If the graduate student funds were removed from the four-year public segment, their profile would be very close to that of the community colleges.

ALL OTHER OUTSIDE GRANTS

Again, we note a slight overrepresentation of independent college students and a proportionate underrepresentation of community college respondents. The differences are small and these programs seem to be well distributed among all institutions.

BENEFITS

DISTRIBUTION OF BENEFITS BY SEGMENT - TABLE VI-2

		PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
TOTAL SRS SAMPLE		N	%	N	%	N	%
SEGMENT PERCENTAGES		10,462	37.8	4,230	15.3	12,931	46.8
BENEFITS		N	%	N	%	N	%
G.I. BILL	*R	1,007	31.9	348	11.0	1,800	57.1
	**D	1,691,760	32.9	557,496	10.8	2,898,000	56.3
SOCIAL SECURITY	R	353	35.4	124	12.4	520	52.1
	D	282,400	37.0	90,892	11.9	390,000	51.1
ALL OTHER BENEFITS	R	444	28.2	213	13.5	920	58.3
	D	415,640	27.3	197,759	13.0	909,500	59.7

*R = Number of Recipients

**D = Total Dollars

BENEFITS

As demonstrated by the close correlation between percentage of recipients and share of dollars, benefit programs normally carry a fixed stipend that does not vary with the cost of the institution attended. Some benefit programs such as welfare also put an absolute limit on the amount of additional money a student can receive. Given this predetermined dollar amount, it is not surprising that benefit recipients are more cost conscious than most other students and tend to enroll in the lowest price institutions viz., the community colleges.

EDUCATIONAL LOANS

DISTRIBUTION OF EDUCATIONAL LOANS BY SEGMENT - TABLE VI-3

		PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
TOTAL SRS SAMPLE		N	%	N	%	N	%
SEGMENT PERCENTAGES		10,462	37.8	4,230	15.3	12,931	46.8
LOAN PROGRAMS		N	%	N	%	N	%
NATIONAL DEFENSE STUDENT LOAN	*R	900	47.5	504	26.6	491	25.9
	**D	576,000	47.6	347,256	28.7	286,253	23.7
OTHER FEDERAL LOANS (NURSING AND HEALTH PROFESSIONS AND LEEP)	R	296	39.8	175	23.5	273	36.7
	D	403,360	51.2	185,356	23.5	199,363	25.3
FEDERALLY-INSURED STUDENT LOANS	R	975	50.2	403	20.8	564	29.0
	D	984,750	49.2	442,494	22.1	573,588	28.7
ALL OTHERS (INSTITUTIONAL LONG-TERM LOANS AND OTHER LOANS)	R	292	41.4	169	23.9	245	34.7
	D	180,180	39.3	113,897	24.8	164,594	35.9

*R = Number of Recipients

**D = Total Dollars

NATIONAL DEFENSE STUDENT LOANS (NDSL)

The NDSL program has traditionally been available to students from the middle-income range as well as to those from lower family incomes. As a result, it has been of prime importance to higher cost independent institutions. The NDSL program also makes the lending college or university responsible for the collection of the loan when the student has finished his/her education. Many community colleges have been reluctant to participate in the NDSL because of the loan collection requirement particularly when such a long period of time can pass for students who pursue their education to the graduate level. It would not be unusual for six or seven years to elapse from the time the loan is made until it reaches collection status. Thus, we can see a strong overrepresentation of independent and senior public institutions in the NDSL distribution.

OTHER FEDERAL LOANS

The same observations hold true here as were listed for the companion scholarships and grants. The dollars go to institutions with the particular programs in amounts related to the program cost.

FEDERALLY-INSURED STUDENT LOANS (FISL)

The frequency of borrowing increases as students undertake more education. Thus, graduates are more likely to have borrowed than undergraduates and seniors more so than freshmen. It is therefore logical that students in four-year institutions at more expensive institutions will borrow more often than community college students. However, as noted in Chapter IX, the much greater difficulties encountered by community college students in securing FISL has undoubtedly added to the skewing in favor of four-year institutions.

ALL OTHER LOANS

Independent institutions are much more likely to have their own loan programs than are public institutions. Similarly, graduate students have access to a wider range of loans than undergraduates. The distribution pattern portrayed in Table VI-3 is representative of these factors.

STUDENT AID AND OTHER RESOURCES

DISTRIBUTION OF STUDENT AID AND OTHER RESOURCES BY SEGMENT - TABLE VI-4

		PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
TOTAL SRS SAMPLE		N	%	N	%	N	%
SEGMENT PERCENTAGES		10,464	37.8	4,230	15.3	12,931	46.8
EMPLOYMENT		N	%	N	%	N	%
COLLEGE WORKSTUDY	*R	763	26.3	628	21.7	1,509	52.0
	**D	457,800	29.0	343,826	21.8	775,733	49.2
ASSISTANTSHIPS, TEACHING OR RESEARCH	R	1,056	57.9	303	16.6	464	25.5
	D	2,016,480	64.5	455,133	14.6	654,830	20.9
ON-CAMPUS NON-WORK STUDY	R	1,799	44.3	969	23.8	1,296	31.9
	D	903,860	44.5	480,914	23.7	648,768	31.9
OFF-CAMPUS NON-WORK STUDY	R	8,518	39.3	3,411	15.7	9,743	45.0
	D	8,397,500	39.6	3,092,194	14.6	9,693,341	45.8

*R = Number of Recipients

**D = Total Dollars

COLLEGE WORK-STUDY PROGRAM (CWSP)

The CWS program is a federal aid program designed to provide employment opportunities for needy students. Under CWSP, the federal government provides 80% of the students' earnings and the institution or cooperating non-profit agency provides the

remaining 20%. Priority for employment is assigned the lowest family income students. The community colleges and the independent institutions have apparently placed considerable emphasis on the college work-study program. Conversely, the number of work-study jobs reported by public four-year students is much lower than would be expected from the percentage of low-income students in that sample. The underrepresentation of senior public institutional students seems to be quite severe.

ASSISTANTSHIPS

Assistantships, historically and by present practice, are normally awarded to graduate students to help them finance their education and to provide the institutions with low cost teaching and research staff. The public four-year institutions report, by far, the greatest number and percentages of graduate students. It is not surprising that they have the preponderance of assistantships or that community colleges (without graduate programs) report the lowest proportion of these positions.

ON-CAMPUS NON-WORK STUDY

The four-year institutions both public and private are overrepresented in this category while the community colleges are heavily underrepresented. The largest factor influencing this difference is (in all probability) the scope of the institutions' auxiliary services. Four-year institutions are more campus-oriented than community colleges. Dormitories, food service and student activities are enterprises of considerable magnitude in residential colleges and generate substantial numbers of student jobs. Without further information on the types of jobs included in this section of the survey, it is not possible to draw any conclusions as to the number of student employees in relation to the number of jobs where they could be profitably employed.

OFF-CAMPUS NON-WORK STUDY

The percentages of students employed and the share of total earnings by segment are both very close to the total sample breakdown. Students in all three segments seem to be equally likely to work and, if working, to earn approximately the same amounts of money.

SUMMARY

Although all three institutional segments have a clear need for additional student aid funds, (see Chapter VII), there are noticeable differences in the present patterns of aid program awards and dollars. If we exclude benefits which follow the student and are not greatly influenced by institutional decisions, it appears as if the independent institutions consistently report a greater share of both the number of awards and the dollars awarded. Given the greater dependence by independent institutions on aid dollars in order to recruit and retain students, it is logical that they would put greater emphasis on student aid programs.

The public four-year institutions are overrepresented in loan funds and report about their proportionate share of grants and scholarships. It would appear that they could upgrade their college work-study programs and could utilize considerably more funds (if available) in this area.

The community colleges report substantial college work-study programs, but are underrepresented in grants and scholarships and in loans. If costs increase, the loan shortage will become crucial.

In general, the distribution of aid funds appears quite equitable. No group of institutions dominates the profile and, once allowances are made for institutional differences, the pattern would seemingly indicate that regardless of type of institution attended, Washington students have comparable chances of receiving student aid funds.

CHAPTER VI (VI-B, VI-C, AND VI-D)

The next three sections are aid applicant and resource profiles for the three institutional types - public four-year colleges and universities, independent institutions and community colleges.

The profiles reports are on aggregate data for the individual segments and may not be representative of any particular institution within a segment. The profiles were written to stand alone so that they could be used by the respective segments without the necessity of extracting their data from the total report. As a result, the structure of the profiles is identical. The same organization, tables, analyses and wording is employed throughout. The reports are intentionally repetitious so the reader is advised that any attempt to read the three profiles in one sitting is recommended only as a cure for insomnia.

CHAPTER VI - PART B

AID APPLICANT PROFILE

FOUR-YEAR PUBLIC COLLEGES AND UNIVERSITIES

PARENTAL INCOME AND SUPPORT BY AID APPLICANT STATUS

	NON-AID APPLICANT	APPLICANT AID GRANTED	APPLICANT BUT INELIGIBLE	APPLICANT BUT NO FUNDS AVAILABLE	APPLICANT DENIED AID NO REASON GIVEN
AVERAGE FAMILY INCOME	15,150	10,580	12,470	11,630	11,840
PARENTAL SUPPORT	730	310	660	480	510
SUPPORT AS A PERCENTAGE OF INCOME	4.8%	2.9%	5.3%	4.1%	4.3%
NUMBER OF RESPONDENTS	6,766	1,798	489	291	155

If we describe the potentially neediest student as one who comes from a family of below $7500 annual income, then 36.8% of the aided population are in the neediest category as are 17% of the non-applicant population and approximately 25% of the applied but denied aid group. Conversely, 20.2% of the aided population come from families with incomes over $15,000 per year and 4.9% of the aid group report family income of over $25,000 per year. It is probable that the aid granted to high income students is mostly in the graduate area where assistantships, fellowships, etc., have traditionally been awarded on the basis of academic accomplishments irrespective of financial need.

There are, however, large numbers of students who on the basis of family incomes should demonstrate a need for financial aid who are not aid recipients and, in the majority of cases, have never applied for aid. Of the non-aid applicants,

35.6% report receiving no financial support from their parents during the 1971-72 academic year. These students are heavily relient upon employment and loans to finance their education.

ETHNIC BACKGROUND OF AID RECIPIENTS

	AM. INDIAN	BLACK	CAUCASIAN	CHICANO	ORIENTAL	OTHER
AVERAGE FAMILY INCOME	$6,800	$7,810	$14,700	$8,320	$10,470	$11,130
PERCENTAGE OF TOTAL SURVEY POPULATION	3.1%	2.3%	87.7%	.6%	3.9%	2.4%
PERCENTAGE OF AID POPULATION	2.9%	5.0%	82.3%	1.7%	3.8%	4.4%

The lower average incomes of non-white families would indicate a higher need for financial assistance by minority students. The responses on the survey would bear this out with 50% of all Chicano students having been awarded aid and 43% of all Black students also reporting themselves having been granted aid. Of the White student population, 18.2% report receiving aid.

As noted, only 1,964 students report themselves to be aid recipients of awards granted through their campus aid offices. However, when the individual responses to the series of questions on aid programs are totalled, 3,754 students (35.9% of the survey population) are receiving student aid of some form or another. The difference between the two totals reflects the large number of outside aid and loan programs and is also doubtlessly influenced by student perceptions of what comprises financial aid.

TYPES OF ASSISTANCE RECEIVED
GRANTS AND SCHOLARSHIPS
SUMMARY

PROGRAM	NO. OF RECIPIENTS	AVERAGE AWARD
TUITION AND FEE WAIVERS	706	590
STATE NEED GRANT	198	360
FEDERAL GRANTS (NURSING AND HEALTH PROFESSIONS - SCHOLARSHIPS AND EDUCATIONAL OPPORTUNITY GRANTS)	424	580
(EDUCATIONAL OPPORTUNITY GRANTS ALONE)	(288)	(460)
LAW ENFORCEMENT EDUCATION PROGRAM GRANTS	32	510
INSTITUTIONAL GRANTS	264	780
OTHER SCHOLARSHIPS AND GRANTS	466	960
BUREAU OF INDIAN AFFAIRS	58	1140

TUITION WAIVERS

Tuition Waivers are the largest single grant program in the public sector with 6.7% of the survey population reporting receiving these awards.

The chief beneficiaries of the tuition waiver program appear to be self-supporting graduate students (11.5% of the survey population, 21.1% of tuition waiver recipients). Self-supporting undergraduates also received tuition waivers at a rate (29.0%) greater than their representation in the survey population (21.6%). The group least likely to receive waivers were dependent undergraduates living at home with their parents (3.7% of recipients versus 8.7% of the population). As tuition waivers are need based, it would be logical to expect a higher representation of low income minority students and such is the case with non-white students comprising 26.1% of the recipient group (12.3% of the survey population).

WASHINGTON STATE NEED GRANT

The new state need grant program is designed for undergraduate students only. The majority of the recipients (78.3%) were dependent students living away from home who reported average grants of $320. Self-supporting recipients (18.2%) reported average grants of $590 demonstrating the higher need of students in this category.

FEDERAL GRANTS

Of the total federal grants reported, 288 were Educational Opportunity Grants (EOG) with an average amount of $460. Nursing and Health Professions Scholarships accounted for 136 awards with an average stipend of $830.
Federal grants particularly E.O.G.'s are directed by law to low income/disadvantaged students. Non-white students comprise 26.9% of the federal grant recipients with average awards of $750 for Blacks, $620 for Chicanos and $680 for students from Oriental/Aisian backgrounds as compared to a $580 average for white recipients.

LAW ENFORCEMENT EDUCATION PROGRAM GRANTS

Grants under this program are designed for students entering into law enforcement fields or for practitioners in the field who wish to continue their education. Not surprisingly, 531 of the recipients are self-supporting students and the majority would probably fall into the practitioner category.

INSTITUTIONAL GRANTS AND SCHOLARSHIPS

Included in this category are the full range of institutional awards including graduate fellowships and traineeships. The average award of $780 is somewhat

misleading with only 9.8% of recipients reporting actual awards in the $600 to $1000 range. Most awards are for very modest amounts (51.2% under $400) but there are a substantial number (13.7%) reporting stipends over $2000 for the year. Of the 36 students reporting the $2000 plus awards, all but 5 are graduate students. Indeed, graduate students comprise 22.7% of the institutional awardees although they are only 14.9% of the survey population. Average awards to graduate students are almost $1900 per recipient compared to undergraduate awards of under $500 per recipient.

OTHER SCHOLARSHIPS, GRANTS AND FELLOWSHIPS

This category includes all other non-institutional awards reported by survey respondents. As expected, the amounts of awards reported range widely with 32% of recipients receiving awards of under $400 and 16.1% reporting awards over $2000. Awards also vary greatly by dependency status with undergraduates living at home averaging $520, those living away from home $740 and self-supporting undergraduates averaging $900. Dependent graduate students reported average stipends of $1330 while self-supporting graduate students received the highest stipends - $2110. Graduate students were also slightly overrepresented (by 2.3%) in the recipient population and were clearly the majority of students (46 out of 75) receiving stipends over $2000.

BUREAU OF INDIAN AFFAIRS (BIA)

Of the 58 students who reported receiving BIA awards, 40 identified themselves as American Indians while 14 identified themselves as Caucasians and 3 as Blacks.

Self-supporting students comprised 55.2% of the recipient group with average awards of over $1400, while dependent undergraduates living away from home, representing 43.1% of the recipients, reported average stipends of $770.

TOTAL GRANTS AND SCHOLARSHIPS

ETHNIC BACKGROUND OF RECIPIENTS

	AM. INDIAN	BLACK	CAUCASIAN	CHICANO	ORIENTAL	OTHER
PERCENTAGE OF SURVEY POPULATION	3.1%	2.3%	87.7%	.6%	3.9%	2.4%
PERCENTAGE OF RECIPIENTS	4.3%	4.9%	80.1%	1.6%	5.3%	3.7%
AVERAGE AWARD	$1,390	$1,5?0	$940	$1,450	$1,290	$1,090

Both the higher percentages receiving grants and the higher average awards reflect the lower family incomes and greater financial need of non-white students. An analysis of the recipient population by sex indicate that men and women are equally likely to receive awards but the average grants for men ($1160) is substantially higher than that $790 average reported for women.

TOTAL GRANTS BY DEPENDENCY STATUS AND CLASS LEVEL

	UNDERGRADUATES			GRADUATES	
	DEPENDENT AT HOME	DEPENDENT AWAY	SELF SUPPORTING	DEPENDENT	SELF SUPPORTING
PERCENTAGE OF SURVEY POPULATION	8.7%	53.7%	21.6%	3.4%	11.5%
PERCENTAGE OF RECIPIENTS	4.8%	48.8%	23.5%	4.1%	18.8%
AVERAGE TOTAL AWARD	$550	$740	$890	$1,810	$1,870

Graduate students and self-supporting undergraduates are much more likely to receive grants and scholarships than are dependent undergraduates and their average awards are similarily substantially higher.

ACADEMIC PERFORMANCE OF GRANT, SCHOLARSHIP RECIPIENTS

	MOSTLY A'S	MOSTLY B'S	MOSTLY C'S
ALL STUDENTS	24.2%	62.8%	13%
GRANT RECIPIENTS	29.4%	58.8%	10.2%

As many scholarship programs reward academic excellence, it is not surprising to find A students overrepresented in the recipient group. The number of B and C students receiving awards is likewise a clear indication that many programs are primarily concerned with the need of the recipients and require only normal academic progress.

SUMMARY

In all, 1679 students reported receiving grant or scholarship assistance with an approximate average total award of $1620. Stipends did vary greatly with a median total award of slightly over $600. Awards of under $400 were reported by 28.9% of the recipients while 16.7% reported total awards in excess of $2000. The dollar value of all grants and scholarships reported was approximately $1,715,770.

STATE AND FEDERAL BENEFITS

SUMMARY

PROGRAM	NUMBER OF RECIPIENTS	AVERAGE AMOUNT
G. I. BILL	1007	1680
SOCIAL SECURITY	353	800
WELFARE	74	590
STATE VOCATIONAL REHABILITATION	86	990
OTHER FEDERAL OR STATE BENEFITS	284	1010

G. I. BILL

G. I. Bill benefits are by far the most important single benefit program with 9.6% of the total survey population reporting themselves to be G. I. Bill recipients. Given the somewhat older average age of the veterans, it is not surprising that 84.2% of the recipients are self-supporting students. Most (76.2%) G. I. Bill recipients do not apply for additional financial assistance but 14.3% do report themselves as aid awarded students.

The ethnic background of G. I. Bill recipients is very close to that of the total survey population.

SOCIAL SECURITY

Of the reporting Social Security recipients, 68.3% did not apply for additional financial assistance. The average benefit received by the non-applicant group ($820) was higher then that reported by the successful aid applicants ($680) who comprised 19.3% of the recipients. White students (87.7% of the survey population) represented 90.1% of the recipient group and also reported the highest average benefit ($830). Because of the limitation that stops benefits when the recipient reaches age 22, 98% of the recipients were undergraduates.

WELFARE

Only 74 students reported receiving welfare benefits during the 1971-72 school year. Of the recipient group, 64.9% were self-supporting students with self-supporting undergraduates reporting the highest average benefit ($750). Dependent undergraduates living away from home were the next largest segment of the population (29.7%) and reported average benefits of $330. Sixty and eight-tenths percent of welfare recipients had, surprisingly, not sought supplementary

financial assistance. An additional 322 students reported receiving food stamps during the academic year (3.2% of the survey population).

STATE VOCATIONAL REHABILITATION AND EMPLOYMENT SECURITY

Less than 1% of the survey population reported benefits under these programs. Most of those reporting were self-supporting students (61.6%) with average benefits of approximately $1130. Dependent undergraduates (37.2% of recipients) reported average benefits of $760. Again, the majority of recipients (65.1%) did not apply for financial aid and the average benefits for non-applicants ($1140) was considerably higher than the $740 average reported by the 24.4% of the recipients who applied for and were awarded additional financial assistance.

OTHER FEDERAL OR STATE BENEFITS

Of those reporting to be beneficiaries of other state and federal benefit programs, 32.7% reported stipends under $400 for the year while 14.5% received stipends over $2000. Self-supporting students comprised 46.1% of the recipient population (33.1% of the survey population) with average benefits of $1260 while dependent undergraduates (49.7% recipients) reported average benefits of $770.

The majority of recipients in this category (75.7%) did not seek additional financial aid and the average stipend they reported ($1060) was considerably higher than the $770 reported by the 16.9% who received additional financial assistance.

TOTAL BENEFITS

In all, 1628 students (15.6% of the survey population) reported receiving some sort of federal or state benefit stipend. Of this group, approximately 160 received benefits under 2 or more programs.

There does appear to be some correlation between incomes and benefits received. Students from families with incomes under $6000 per year comprise 14.2% of the survey population but are 21.2% of the benefit recipients. Conversely students with family incomes over $18,000 per year are 27.7% of the survey population but only 17.6% of the benefit recipients.

The aggregate dollars made available to the 1628 recipients in the survey totalled approximately $2,390,700 of which $1,693,800 is attributable to G. I. Bill benefits.

EDUCATIONAL LOANS

SUMMARY

PROGRAM	NUMBER OF BORROWERS	AVERAGE AMOUNT BORROWED
FEDERAL LOANS (NURSING, HEALTH PROFESSIONS AND NATIONAL DEFENSE STUDENT LOANS)	1162	820
(N.D.S.L. LOANS ONLY)	(900)	(640)
LAW ENFORCEMENT EDUCATION LOANS	34	780
FEDERALLY INSURED STUDENT LOANS	975	1010
INSTITUTIONAL LONG-TERM LOANS	67	540
OTHER LOANS	225	640

FEDERAL LOANS

Of the 1162 federal loans reported by the survey respondents, 262 are Nursing or Health Professions loans with an average amount borrowed of approximately $1450. The National Defense Student Loan is the largest of the campus-based federal loan programs and 900 students report an average loan of $640 under this program. Non-white students (12.3% of the survey population) are 18.4% of the

borrowers with Black and Chicano students borrowing with a frequency 2-1/2 and 3-1/2 times the respective representation in the survey population. Self-supporting students are also over-represented in the borrowing population (40% versus 33.1% of the survey). Average loans are largest for graduate students (over $1300) and least for dependent undergraduates living at home ($550). Self-supporting undergraduates report loans of $780 while dependent undergraduates living away from home average $760. Most (93.6%) of the N.D.S.L. loans are going to undergraduates.

LAW ENFORCEMENT EDUCATION PROGRAM LOANS (L.E.E.P.)

Only 34 students report borrowing under this program with 21 of the 34 reporting as self-supporting students. Of the borrowers, 31 are white and 20 are undergraduates.

FEDERALLY INSURED STUDENT LOANS (F.I.S.L.)

As previously noted, non-white students were over-represented in the borrowing population under the campus-based federal loan programs. Conversely, they represent only 9.5% of the F.I.S.L. borrowers (but 12.3% of the survey population). Non-white students also report average F.I.S.L. loans that range from $80 to $230 below the $1020 average reported by white students.

Self-supporting students represent 48% of the borrowers and report average loans of $1010 for undergraduates and $1200 for graduates. Dependent students living at home are least likely to borrow and report the smallest average loan ($740). Dependent undergraduates living away from home are also underrepresented in the borrowing population and report average loans of $950.

Of the 975 borrowers, 35.4% also applied for and received additional financial aid while 43.7% did not seek aid and 19.7% applied for aid but were denied assistance.

INSTITUTIONAL LONG-TERM LOANS

Of the 67 borrowers responding, 16 (23.9%) were non-white, a pattern similar to that shown on campus-based federal loans.

Graduate students constituted 10.5% of the borrowers and reported average loans of approximately $830 while the undergraduate loans averaged $520. Twenty-five (37.3%) of the borrowers did not consider themselves to be aid applicants. Most of the loans were of modest size; 55.2% of them were for under $400 with only 9% exceeding $1000.

OTHER LOANS

Two hundred and twenty-five students reported receiving loans from some other source. The average loan for all borrowers responding in this category was $640 with 46.7% reporting loans of under $400 and 18.6% borrowing more than $1000.

TOTAL LOANS

BORROWING PATTERNS FOR SELECTED SUB-POPULATIONS

	PERCENTAGE OF SURVEY POPULATION	PERCENTAGE OF BORROWING POPULATION	AVERAGE LOAN
MALES	56.3%	55.4%	$1020
FEMALES	43.7%	44.6%	900
UNDERGRADUATE			
DEPENDENT AT HOME	8.7%	3.2%	720
DEPENDENT AWAY FROM HOME	53.7%	51.5%	870
SELF-SUPPORTING	21.6%	30.6%	1000
GRADUATE			
DEPENDENT	3.4%	2.7%	1400
SELF-SUPPORTING	11.5%	12.1%	1420

BORROWING PATTERNS FOR SELECTED SUB-POPULATIONS

(Continued)	PERCENTAGE OF SURVEY POPULATION	PERCENTAGE OF BORROWING POPULATION	AVERAGE LOAN
ETHNIC BACKGROUND			
AMERICAN INDIAN	3.1%	3.1%	$ 750
BLACK	2.3%	4.1%	1090
CAUCASIAN	87.7%	85.3%	990
CHICANO	.6%	1.3%	910
ORIENTAL/ASIAN	3.9%	3.0%	780
OTHER	2.4%	3.3%	1010

As the table indicates, men and women are almost equally likely to borrow with the average loan for men being somewhat greater. Self-supporting students are more reliant on loans than dependent students and at the undergraduate level tend to borrow substantially more.

Black and Chicano students are more likely to borrow than White or Asian students with Blacks borrowing the highest average amount and American Indian and Oriental/Asian students taking the smallest average loans.

The 2219 responding borrowers represent 21.2% of the total survey population. Of those borrowing, approximately 240 students report borrowing under 2 or more programs. Loans under $400 accounted for 14.4% of the totals while 7.5% of the respondents indicated total loans in excess of $2000 during the school year. Most borrowers (56.6%) reported themselves as aid recipients and the great majority (92.3%) were full-time students.

During 1971-72, approximately $2,183,700 were borrowed by the students in the survey population for an average loan of $980.

STUDENT EMPLOYMENT

TERM-TIME SUMMARY

PROGRAM	NUMBER EMPLOYED	AVERAGE EARNINGS
COLLEGE WORK-STUDY PROGRAM	499	$ 600
ASSISTANTSHIPS, TEACHING OR RESEARCH	720	2250
ON-CAMPUS EMPLOYMENT (NON-WORK-STUDY)	1352	490
OFF-CAMPUS EMPLOYMENT	3241	800

SUMMER EMPLOYMENT SUMMARY*

PROGRAM	NUMBER EMPLOYED	AVERAGE EARNINGS
COLLEGE WORK-STUDY PROGRAM	264	$ 600
ASSISTANTSHIPS, TEACHING OR RESEARCH	336	1180
ON-CAMPUS EMPLOYMENT (NON-WORK-STUDY)	447	540
OFF-CAMPUS EMPLOYMENT	5277	1100

* The summer earnings question asked for the net return from summer earnings that was available for school-year expenses. Most students apparently responded accurately but there were indications that some of the responses gave total gross earnings. The average used for the analysis are called summer earnings but they are an understatement of gross earnings and an overstatement of savings derived from summer earnings.

COLLEGE WORK-STUDY PROGRAM

Of the students indicating term-time work-study earnings, 41.6% earned less than $400 during the school year. By law, priority for work-study jobs is given to students from low-income families. It is therefore not surprising that 23.4%

of those employed were non-white. All minority groups were over represented in the work-study population except students from Oriental and Asian backgrounds who were only .8% of the term-time college work-study population. Undergraduates represented 93.4% of those employed but graduates had the highest earnings with 10 of the 13 dependent graduate students responding indicating earnings of over $2500. Conversely only 6 out of 466 undergraduates indicated earnings of a similar magnitude.

Self-supporting and dependent living at home undergraduates reported earnings of $690 and $740 respectively, significantly higher than the $440 reported by dependent undergraduates living away from home. The difference is probably attributable to the former groups being more consistently available for work including working during vacation periods when the dependent-living-away student returns to his family home. Fewer students (264 versus 499) are employed on college work-study jobs during the summer. Non-white students repeat the same pattern as they demonstrate during the term by being overrepresented in the college work-study population. There is one noticeable difference, however. Asian backgrounds who comprised only .8% of the term-time employed are 4.9% of the summer employment force.

Self-supporting students who were 32.1% of the term-time work force are 44.3% of the summer work force. Again an indication of their availability for year-round employment.

ASSISTANTSHIPS, TEACHING OR RESEARCH

In all, 720 students reported term-time assistantships with approximate average earnings of $2,250.

This overall average was a product of a large number of stipends over $2500 per year (59.3%) and earnings distribution for the rest of the respondents that

reported relatively equal percentages of students with earnings in every dollar interval from below $200 to $2000 to $2500. Seventy-seven and two-tenths percent of the recipients were graduate students as were all but 31 of those 427 students who reported the plus $2500 earnings.

An analysis of assistantships by the ethnic background of those employed reveals that students from Oriental/Asian backgrounds are overrepresented in this group with 7.1% of the respondents (3.9% of the survey population). Similarily, students who responded to the "Other" on the ethnic question (2.4% of the survey) represent 6.9% of the assistantships. Blacks show the same representation as they do in the survey population, but not one Chicano reports having an assistantship.

From the undergraduate respondents, self-supporting students (7.9% of recipients) report average earnings of $1740 as contrasted with the $2500-plus average for graduate students and a $910 average for dependent undergraduates (14.9% of recipients).

Most (64.9%) holders of assistantships do not apply for other financial aid but 27.1% did consider themselves aid applicant recipients and 5.6% were aid applicants denied additional assistance.

Summer assistantships demonstrate the same ethnic patterns, aid application status and class levels as term-time work except that graduates are even more overwhelmingly in the majority (82.4%). Average summer earnings for the 59 undergraduates responding were below $750 while graduate students reported summer earnings of over $1250.

ON-CAMPUS EMPLOYMENT, NON-WORK-STUDY

Most term-time jobs tended to be rather short in duration with 54.7% of the respondents indicating earnings of under $400 and only 9.1% reporting earnings

of over $1000 for the school year. Most of the jobs in this category went to undergraduates (94.5%) with dependent students living away from home representing the largest group of working students (73.2%) but with the smallest average earnings ($400). Self-supporting undergraduates were 16% of those employed and averaged $720. Comparable figures for dependent undergraduates living at home and for graduate students were 5.3%, $510 and 5.4% and $1110 respectively. Again, the majority (59.1%) of students holding jobs on campus did not apply for financial aid. The summer on-campus workforce (447 students) is roughly one-third of the size as the term-time workforce (1353) but the earnings pattern (52.4% under $400) remains much the same. Graduate students are a larger portion of the summer respondents (11.2%) but their summer earnings are lower than those reported by self-supporting and dependent at home undergraduates ($750). Dependent undergraduates living away from home report the smallest summer earnings.

OTHER EMPLOYMENT (OFF-CAMPUS)

Graduate students are least likely to seek off-campus term-time employment (9.8% of respondents versus 14.9% of the survey population) while dependent undergraduates living at home are most likely to be working off campus (13.9% and 8.7% of the working and survey populations respectively). Average earnings ranged from a low of $700 for dependent graduates and dependent undergraduates living away from home while self-supporting graduates reported average earnings of $980, self-supporting undergraduates $950, and the dependent at home undergraduates $860. In all, 3241 students worked off campus during the school year (31.0% of the survey population) with an overall mean of $800. As expected, more students (5277, 50.4% of the survey population) report off-campus summer earnings. Minority students who had reported working more often than whites in on-campus

jobs are underrepresented in the summer off-campus job population, probably an indication of the continuing difficulties encountered by non-white students in getting summer jobs in the open market. Chicano students also reported the smallest average earnings ($670) while the Blacks who had obtained jobs reported the highest average ($1390) versus $1100 for whites and $1040 for Asian students.

Graduate students were still underrepresented by 5.4% in the summer employed off-campus population but self-supporting graduates reported the highest average summer earnings ($1630) followed by self-supporting undergraduates ($1500). Dependent students at both the graduate and undergraduate levels reported summer earnings in the $920-$980 range.

TOTAL EMPLOYMENT

In all, 7966 students (76.1% of the total population) report some earnings during the summer and school year 1971-72. Of the respondents, 22.7% report aggregate earnings of under $600 while 17.2% earned more than $3000 for the year. Students who did not apply for aid earned more ($1800 average) than aid recipients ($1520). There was no noticeable change in employment patterns by the reported family incomes of students. Students from families with over $18,000 incomes are just as likely to work as students from under $6000 per year income families although the latter do report higher earnings ($1,900 average) than the former ($1700).

EARNING PATTERNS OF SELECTED SUB-POPULATIONS

	PERCENTAGE OF SURVEY POPULATION	PERCENTAGE OF WORKING POPULATION	AVERAGE EARNINGS
MEN	56.3%	58.3%	$2050
WOMEN	43.7%	41.7%	1170
UNDERGRADUATE			
LIVING AT HOME	8.7%	9.1%	1520
LIVING AWAY FROM HOME	53.7%	56.2%	1240
SELF--SUPPORTING	21.6%	20.4%	2230
GRADUATE			
DEPENDENT	3.4%	3.1%	2080
SELF-SUPPORTING	11.5%	11.2%	3140

There were little differences in the percentages of students working in different ethnic groups. Blacks were underrepresented by 0.5% in the total working population and "Other" students overrepresented by 0.6%. All other groups were within 0.1% of their representation in the total survey population. Average earnings however did seem to be influenced by ethnic background as considerable variance exists. Employed Black students reported annual earnings averaging $2070 as contrasted with $1160 for Chicanos, $1610 for Asian-American students, $1700 for whites and $1770 for American Imdians.

Part-time students (9.5% of those employed) reported annual earnings of $2270 - substantially higher than the $1640 average for full-time students. As the table indicates graduate students, self-supporting students and men all earn substantially more than dependent undergraduates and women.

Total earnings of approximately 13,580,000 were reported by 7966 students for average annual earnings of $1700 plus dollars for those employed or about $1300 per head for the 10,462 students in the survey population.

TOTAL SELF-HELP

In all, 78.4% of the survey population report working or borrowing to help meet educational expenses during the 1971-72 school year. Of this group, 16.9% report total self-help of under $600 while 19.3% report self-help of over $3000 for the year.

There are no appreciable differences in the probability of students reporting self-help by ethnic background, dependency status or class level. Men, however, (58.1% reporting self-help and 56.3% of the survey population) are somewhat more likely to work than are women and also report higher average self-help ($2180 versus $1390).

Black students report $2300 in average self-help as compared to $1870 for Whites, $1410 for Chicanos, and $1760 and $1920 for Asian-American and American Indian students respectively.

Self-supporting graduate students report $3230 in self-help as compared to $2310 for dependent graduate students and $2380 for self-supporting undergraduates. Dependent undergraduates reported self-help in the $1450 to $1500 range.

TOTAL AID

Total aid excludes all employment except college work-study and all federal and state benefits and personal savings and parental support. It does include the full range of student loans and also all fellowships, grants and scholarships including those not based on financial need.

ETHNIC BACKGROUND OF AID RECIPIENTS

	AM. INDIANS	BLACK	CAUCASIAN	CHICANO	ASIAN	OTHER
PERCENT OF ETHNIC GROUP RECEIVING AID	42.2%	54.0%	34.4%	58.8%	41.9%	60.3%
AVERAGE TOTAL AID	$1640	$2280	$1590	$1860	$1960	$2080

Non-white students represent 16.6% of the aided population (12.3% of the survey population) and consistently report higher total aid than the majority white population. The highest figure reported is the $2280 average for Black students but a good part of this would be a reflection of the higher total self-help reported by Blacks. As total aid normally bears an inverse relationship to family income, it would be normal for non-white students with lower family incomes to need and receive more aid more often.

Eighteen percent of the students reporting aid had total aid in excess of $3000 while 23.6% had total aid under $600. The total aid mean for all paid recipients was $1660. Of the 676 respondents with total aid over $3000, 530 (78.4%) were graduate students and an additional 78 were self-supporting undergraduates. Lower division aid recipients averaged $1130 in total, upper division recipients $1250 and graduate students $2960.

The student least likely to receive aid was the dependent undergraduate living at home (8.7% of the survey population but only 4.2% of aided students) who also reported the lowest total aid (830) of any sub-population.

Total aid of $6,224,500 was reported by 3754 recipients during the 1971-72 school year. If to this we add the $11,104,000 of benefits and non-work-study and off-campus earnings, we get student directed or instituted resources of $19,719,270, an average of $1880 per student in the survey population.

CHAPTER VI - PART C

AN APPLICANT PROFILE

FOUR-YEAR PRIVATE INSTITUTIONS

PARENTAL INCOME AND SUPPORT BY AID APPLICANT STATUS

	NON-AID APPLICANT	APPLICANT AID GRANTED	APPLICANT BUT INELIGIBLE	APPLICANT BUT NO FUNDS AVAILABLE	APPLICANT DENIED AID NO REASON GIVEN
AVERAGE FAMILY INCOME	16,740	10,890	13,030	10,670	11,640
PARENTAL SUPPORT	1,180	520	950	540	1,420
SUPPORT AS A PERCENTAGE OF INCOME	7.0%	4.8%	7.2%	5.02%	12.22%
NUMBER OF RESPONDENTS	2,115	965	198	74	37

If we consider the potentially neediest students to be those reporting annual family incomes of $7500 or less, then 21.6% of the respondents fall into the neediest category. Twenty-two percent of the aid recipients reported incomes in this category as did 25.6% of those who applied for but were denied aid and 16.1% who never applied at all. Of the aided population, 20.9% comes from families with mean incomes over $25,000 per year. It is probable that the aid granted to high income students is mostly in the graduate area where assistantships, fellowships, etc. have been traditionally granted on the basis of academic accomplishments irrespective of financial need.

There are, however, large numbers of students who on the basis of family incomes should demonstrate a need for financial aid who are not aid recipients or, in the majority of cases, have never applied for aid. Of the non-aid applicants

25.4% report receiving no financial support from their parents during the 1971-72 academic year. These students are heavily reliant upon employment.

ETHNIC BACKGROUND OF AID RECIPIENTS

	AM. INDIAN	BLACK	CAUCASIAN	CHICANO	ORIENTAL	OTHER
AVERAGE FAMILY INCOME	$7,970	$7,520	$15,200	$11,930	$12,930	$13,470
PERCENTAGE OF TOTAL SURVEY POPULATION	2.9%	2.0%	88.2%	0.5%	3.9%	2.5%
PERCENTAGE OF AID POPULATION	2.4%	2.5%	86.8%	0.9%	3.7%	3.6%

The lower average incomes of the non-white respondents suggest that there would be a higher need for financial assistance by minority students. The responses on the survey would bear this out. Of those responding to the question on financial aid, 40% of the Blacks reported being aid recipients as did 47.5% of the Chicanos, 27.2% of the Oriental/Asian students and 27.7% of the whites. Only 1109 respondents reported themselves as recipients of financial assistance through the campus financial aid office. However an analysis of responses to other questions relating to specific campus aid programs reveals that more than 2000 students (48.6% of the surveyed population) are receiving aid of some kind or another. Of those identified as aid recipients, 45.5% must either be resorting to outside sources of aid or simply do not perceive their aid as a form of campus administered financial aid.

TYPES OF ASSISTANCE RECEIVED
GRANTS AND SCHOLARSHIPS
SUMMARY

PROGRAM	NO. OF RECIPIENTS	AVERAGE AWARD
RESIDENT TUITION WAIVER OR TUITION SUPPLEMENT GRANT	704	580
STATE NEED GRANT	211	310
FEDERAL GRANTS (NURSING AND HEALTH PROFESSIONS - SCHOLARSHIPS AND EDUCATIONAL OPPORTUNITY GRANTS)	217	730
(EDUCATIONAL OPPORTUNITY GRANTS ALONE)	(150)	(590)
LAW ENFORCEMENT EDUCATION PROGRAM GRANTS	30	540
INSTITUTIONAL GRANTS	221	680
OTHER SHCOLARSHIPS AND GRANTS	269	860
BUREAU OF INDIAN AFFAIRS	22	1100

TUITION WAIVERS

Tuition and fee waivers constitute the single largest form of financial assistance available to students attending private institutions. Of the total survey population, 16.6% reported having received tuition waivers. By ethnic breakdown 1.8% of the Blacks were waiver recipients (2.0% of survey sample), as were 0.4% of the Oriental/Asians (3.9% of sample). Likewise, 87.2% of the white respondents were recipients of exemptions (88.2% of sample). Self-supporting undergraduate and graduate students were the most likely to receive exemptions reporting 22.7% (19.6% of survey) and 3.7% (3.0% of survey) respectively. Commuter students, those dependent undergraduates living at home, also were overrepresented in the recipient group (13.2% tuition waivers versus

8.6% survey sample). The least likely to receive exemptions were dependent undergraduates and graduates living away from home.

WASHINGTON STATE NEED GRANT

The State Need Grant Program is designed to assist undergraduate students with high need. Thus it is not surprising that ethnic minorities comprised 16.2% (11.8% of survey sample) of the recipient population. The majority (54.0%) of State Need Grant awardees were undergraduate dependents living away from home, reporting average grants of $330. Self-supporting students (28.9% of recipients versus 19.6% of survey) received smaller average grants in the amount of $240. Dependent undergraduates living at home reported the largest grant amounts, averaging $360 for the 16.1% who received them (8.6% of the survey sample).

FEDERAL GRANTS

Of the total number of grants reported, 150 of the 217 were Educational Opportunity Grants averaging $590 per award. The average of all federal grants, including the EOG's, however, was substantially higher than the EOG alone, at $730. The average Nursing and Health Professions Scholarship was $1030. Federal grants, particularly EOG's, are targeted to students from low income families. Thus we would expect to see a large percentage of these grants awarded to non-white students, as in fact they are. Non-whites comprise 19.3% (11.8% of survey) of the federal grant recipients. Blacks received 6.7% (2.0% of survey) of the grants at a $570 average; Chicanos received 2.0% (0.5% of survey) at a $630 average; 4.7% (3.9% of sample) went to Oriental/Asian students with average grants of $760. White recipients were 80.7% of the aided group although 88.2% of the sample. They reported average grants of $590.

LAW ENFORCEMENT EDUCATION PROGRAM GRANTS

Grants under this program are designed for students who are either entering or are employed in law enforcement agencies. Grants authorized under this program are not awarded according to need; 46.7% of the recipients are self-supporting, 36.7% are dependent undergrads. The grants for self-supporting students are understandably larger, averaging $590 per grant versus $510 for the dependent undergraduate.

INSTITUTIONAL GRANTS AND SCHOLARSHIPS

Included in this category are the full range of institutional awards, including graduate fellowships and traineeships. Of those awarded, 61.5% were undergraduate dependents living away from home reporting an average grant amount of $730 and 16.7% of the recipients who received average grants of $780 were self-supporting undergraduates. As would be expected, proportionately smaller average grants were awarded to commuters who represented 14.0% (8.6% of sample) of the recipients. The graduate sample was overrepresented at 7.7% although only 4.9% of survey sample. The average grant for this group was surprisingly small at $150.

OTHER SCHOLARSHIPS, GRANTS OR FELLOWSHIPS

This category includes all other non-institutional awards reported by survey respondents. The awards reported range widely with 52% of the undergraduate awards averaging $600 or below even though the average undergraduate scholarships range from $820 to $1070. The 13% of the recipients who reported awards over $2000 raised the average considerably. The average grants also vary

greatly by dependency status although surprisingly, the grant amount for the commuter student is larger than for all other groups. Since the commuters represent only 8.2% of the recipients (8.6% of survey) and 13.6% of the commuters awarded reported aid in excess of $2000, the average grant size is not a very useful index. We would usually expect the self-supporting undergraduate to receive the largest grants. Average grants for self-supporting graduate students were $1030; they made up 6.3% of the recipients, an overrepresentation of almost 2%. No dependent graduate student awards were reported.

BUREAU OF INDIAN AFFAIRS

Of the 22 students who reported receiving BIA awards, 11 identified themselves as American Indians, while 6 identified themselves as White, 2 as Black and 3 as "Other." Sixty-eight percent described themselves as dependent undergraduates with average grants of $1220, 18.2% as self-supporting undergraduates with average awards of $1110 and 13.6% as dependent undergraduates living at home with the smallest grants averaging only $470.

TOTAL GRANTS AND SCHOLARSHIPS

ETHNIC BACKGROUND OF RECIPIENTS

	AMERICAN INDIAN	BLACK	WHITE	CHICANO	ORIENTAL	OTHER
PERCENT OF SURVEY POPULATION	2.9	2.0	88.2	.5	3.9	2.5
PERCENT OF RECIPIENTS	3.0	2.2	87.2	.7	3.8	3.1
AVERAGE AWARD	$1,150	$1,540	$850	$1,530	$960	$1,360

Both the higher percentage of non-whites receiving grants and the reported higher average awards reflect the lower-income family income and the greater financial need of non-white students.

An analysis of the recipient population by sex curiously indicates that women have a slight edge over men on total aid at 47.2% vs 45.6%, although the survey sample indicates that men represent 51% of the sample and women 49%. Interestingly enough the average grant size is substantially greater for men than for women, $990 as opposed to $810 for women.

TOTAL GRANTS BY DEPENDENCY STATUS AND CLASS LEVEL

	UNDERGRADUATES			GRADUATES	
	DEPENDENT AT HOME	DEPENDENT AWAY	DEPENDENT SELF-SUPP.	DEPENDENT	SELF-SUPP.
PERCENT OF SURVEY POPULATION	8.6	67.2	19.6	1.9	3.0
PERCENT OF RECIPIENTS	11.3	62.2	22.6	.4	3.6
AVERAGE AWARD	$780	$910	$870	$1,630	$1,290

In private colleges, the self-supporting undergraduate and the dependent living at home appear to be the principal beneficiaries of grants and scholarships. The fact that 47.3% of the sample population of commuters are from families with incomes under $12,000 may be a partial explanation for the large average grant size. Of the self-supporting undergraduates, 65.2% also come from families of $12,000 and below income. However, only 35% of the dependents living away from home come from families with incomes below this level. Seemingly students living near private schools find it less costly to attend a private school and commute rather than attend a public institution where he/she may have to live away from home and assume room and board costs.

Self-supporting graduate and undergraduate students are most likely to receive grants and on the average, their awards are larger than both dependent undergraduate students and graduate students.

ACADEMIC PERFORMANCE OF GRANT AND SCHOLARSHIP RECIPIENTS

	MOSTLY A'S	MOSTLY B'S	MOSTLY C'S
ALL STUDENTS	18.9%	62.0%	18.8%
GRANT RECIPIENTS	25.0	54.5	16.1

As many scholarship programs reward academic excellence - a carryover from the "Blue Chip" Scholarship days when need was not the principal consideration for scholarship awards - it is not surprising to discover an overrepresentation of A students as award recipients. However, the numbers of B and C students receiving awards is likewise a clear indicator that now many programs are primarily concerned with the need of the recipients and require only normal academic progress.

SUMMARY

In all, 1247 students reported grant and scholarship stipends with an average stipend of $900. The awards varied greatly by ethnic group. With the exception of white and Asian recipient groups, the average grant/scholarship size ranged from $1150 to $1540. Three percent of the awards were for $400 or less. Only 10.6% indicated awards greater than $2000. The dollar value of all grants and scholarships reported was approximately $1,122,300.00.

STATE AND FEDERAL BENEFITS SUMMARY

PROGRAM	NUMBER OF RECIPIENTS	AVERAGE AMOUNT
G.I. BILL	348	$1,600
SOCIAL SECURITY	124	730
WELFARE	24	690
STATE VOCATIONAL REHABILITATION	31	1,560
OTHER FEDERAL AND STATE BENEFITS	158	840

G.I. BILL

The G.I. Bill is the single largest benefit program both in terms of numbers aided (8.2% of the survey population) and size of benefits on an average grant basis. Seventy-two percent of the G.I. Bill recipients report that they are self-supporting undergraduates. This is understandable as most veterans are older than the average student. Seemingly because of the lucrative benefits of the G.I. Bill, 69% of the 61 recipients didn't apply for additional financial aid although 18.4% do report themselves as aid recipients.

SOCIAL SECURITY

Of those reporting Social Security benefits, 58% are dependent undergraduates living away from home; 21% are dependents at home and 17% are self-supporting. Forty-four percent did not apply for additional aid, however, 41% reported receiving additional assistance. The average benefits of the non applicant group exceeded the applicant group fairly substantially, $780 as compared with $620. White students represented about 79.8% of the recipient group, a somewhat underrepresentation when compared to the 88.2% proportion they make up of the survey. The benefits of the white applicant group was on the average somewhat higher ($770) than for other ethnic groups reporting benefits. It is not surprising that 98% of the benefit recipients were undergraduates in as much as Social Security benefits stop at age 22.

WELFARE

Only 24 students reported Welfare benefits. Of these, 58.3% were undergraduate self-supporting students with average benefits of $760. Seventy-five percent of those on welfare were whites showing a substantially larger welfare package ($790) than other ethnic groups. Blacks, 8.3% of recipients and 2.0% of the survey population, reported benefits of $670, and 8.3% of recipients and .5% of the survey (Spanish-Americans) also reported welfare payments averaging $400, an overrepresent-

ation for both of these groups. One third of the welfare recipients had not applied for financial aid which may be the product of fearing reduction in benefits when receiving any outside assistance.

STATE VOCATIONAL REHABILITATION AND EMPLOYMENT SECURITY

Less than 1% of the survey population reported benefits under this program. Of the recipients, 54.8% with average benefits of nearly $2000, were undergraduate self-supporting students. Fifty-eight percent of the recipients did not apply for additional aid. Their average benefits were substantially higher ($1860) than for the 25.8% who reported receiving financial aid ($1060). Ethnically, the white population was only slightly underrepresented with 83.9% (88.2% of survey sample) reporting average benefits of $1690. Blacks (9.7%) who received $1170 were overrepresented. All other ethnic minorities were underrepresented in this area.

OTHER FEDERAL OR STATE BENEFITS

This category, showing less than a 1% recipient group, became something of a catch-all for those receiving benefits falling outside the realm of Social Security, Welfare, G.I. Bill, etc. As such, the average awards could be expected to vary greatly which they do ($300 - $1600). The white population is overrepresented slightly (89.3% - 88.2%). Of those reporting receiving benefits, 46.2% were undergraduate dependents away from home and 31.6% were undergraduate self-supporting students. This group received average benefits of more than $1000 greater than the undergraduate dependents ($1610 - $5000). Sixty-two percent indicated that they didn't apply for aid and their benefits were substantially greater than the 29.1% aided group ($1100 - $330).

TOTAL BENEFITS

Of the total survey respondents, 14.4% reported stipends under state and federal programs while 12.1% of this recipient group were aided on two or more benefit programs.

There appears to be a correlation between need as represented by family income and the identification of benefit recipients; 14.9% of the sample report family incomes of less than $6000 as compared to 20.3% of the benefit recipients. Although the sample shows that 30.4% of the respondents report incomes in excess of $18,000, only 16.2% are beneficiaries under state and federal benefit programs. There appeared to be no great variation of grant size among income categories.

The aggregate dollars available to the 611 recipients of benefits totaled approximately $838,290 of which the G.I. Bill makes up the single largest segment at $557,500.00.

EDUCATIONAL LOANS SUMMARY

PROGRAM	BORROWERS	AVERAGE AMOUNT
FEDERAL LOANS (NURSING AND HEALTH PROFESSIONS AND NATIONAL DEFENSE STUDENT LOANS)	643	$ 770
(NDSL ONLY)	(504)	(690)
LAW ENFORCEMENT EDUCATION LOANS	36	1,010
FEDERALLY-INSURED STUDENT LOANS	403	1,100
INSTITUTIONAL LONG-TERM LOANS	36	570
OTHER LOANS	133	700

FEDERAL LOANS

Of the survey sample, 643 students or 15.2% reported assistance under one of the Federal Loans Programs. Of these, 139 were recipients of Nursing or Health Professions loans borrowing on the average of $1080.00. The remaining borrowers (78%) were on the single largest institutionally-based loan program borrowing an average of $690 on the National Defense Student Loan Program. The greatest percentage of borrowers reported were undergraduate dependents living away from home. The average NDSL loan reported is somewhat smaller than that for nursing students, as the ceiling on NDSL's for undergraduates is $1000 and for Nursing and Health Professions is $1500. Although the population of white borrowers is greater than the survey sample (89.1% - 88.2%), the non-white loan recipient group shows that both Blacks and Chicanos are overrepresented two times their respective representation of the total sample. Self-supporting students are also overrepresented (28% to 19.6% of survey). Average loans, as expected, are greatest for graduate students at $950. Self-supporting undergraduates also receive larger loans than do dependent undergraduates ($740 vs $670). Most NDSL's go to undergrads with less than 1% of the graduate students reporting assistance on this program although they make up 4.9% of the sample population.

LAW ENFORCEMENT EDUCATION PROGRAM (LEEP)

Thirty-six students, less than 1% of the survey sample, reported LEEP stipends averaging $1000. Since LEEP loans are directed principally to in-service and pre-service law enforcement employees, it is not surprising that 58.3% are self-supporting students. Surprisingly, 80.6% of the recipient group did apply for additional aid and 8.3% of the recipient group was Black, showing an overrepresentation four times the survey sample.

FEDERALLY-INSURED LOAN PROGRAM (FISL)

As previously noted, non-white students were overrepresented in the borrowing population under the campus-based federal loan programs. Conversely, they represent only 10.9% of the FISL borrowers, but 11.8% of the survey population. The average loan amounts for all ethnic groups are fairly comparable although the Black borrowers report on the average of $300 less than all other groups. Of the borrowing population, 54.6% are dependent undergraduates living away from home with average loans of $1090 and 34.2% are self-supporting students although they represent only 19.6% of the sample. The average amount borrowed by both dependent and independent shows very little variability at the undergraduate level. Graduate students, however, report average loans about $270 greater than the undergraduates (1330 grads vs 1060). Dependent undergrads are the least likely to borrow on the FISL Program; 4.5% of dependents living at home borrowed loan amounts comparable in size to other undergraduates but were underrepresented (8.6% vs 4.5% of the borrowers). Dependent undergrads living away from home are also underrepresented (67% vs 54.6% of borrowers). Of the 403 FISL borrowers, 38.8% also applied for and received additional aid while 45.4% didn't apply and an additional 13.9% applied but were denied assistance.

INSTITUTIONAL LONG-TERM LOANS

Of the 36 borrowers from institutionally-controlled long-term loan programs, 16.8% were non-white (although only 11.9% of survey sample), a pattern more pronounced than that shown on campus-based federal loans.

Undergraduates utilized these loan funds to a greater extent than graduate students (97.2% vs 2.8%) and also borrowed more ($650 vs $300). The dependent undergraduate student living at home borrows on the average of $400 to $500 more than other undergraduates ($930 vs $500). Of those recipients reporting institutional loans, 66.7% had applied for and received other financial assistance; 19.4% had not applied for other financial aid. Forty-seven percent of the loans were modest in size, not ex-

ceeding $400.00.

OTHER LOANS

Average outside loans of $700 were reported by 133 students (11.8% of the survey population). The variability among the undergraduates, dependents vs independents, is fairly significant. Dependents living at home, although slightly overrepresented (9% vs 8.6%) borrowed $370 on the average. However, dependents living away from home borrowed nearly twice that amount ($630) while undergraduate self-supporting students borrowed on the average of $1100. Graduate self-supporting students borrowed $650 more than undergraduate self-supporting students. Half of the loans were for less than $600 and only 18.7% borrowed amounts greater than $1000.

TOTAL LOANS

BORROWING PATTERNS FOR SELECTED SUB POPULATIONS

	% OF SURVEY POPULATION	% OF BORROWER POPULATION	AVERAGE LOAN
MALES	51.0%	43.0%	$1,030
FEMALES	49.0	48.1	960
UNDERGRADUATE DEPENDENT AT HOME	8.6	7.2	800
UNDERGRADUATE DEPENDENT AWAY FROM HOME	67.0	60.5	930
UNDERGRADUATE SELF-SUPPORTING	19.6	29.0	1,120
GRADUATE DEPENDENT	1.9	.5	1,190
GRADUATE SELF-SUPPORTING	3.0	2.8	1,260

ETHNIC BACKGROUND

	% OF SURVEY POPULATION	% OF BORROWER POPULATION	AVERAGE LOAN
AMERICAN INDIAN	2.9%	2.8%	$ 800
BLACK	2.0	2.4	1,000
CAUCASIAN	88.2	88.2	990
CHICANO	.5	.9	1,100
ORIENTAL/ASIAN	3.9	3.2	1,040
OTHER	2.5	2.7	1,030

As the table indicates, men and women are almost equally likely to borrow with the average loan for men being somewhat greater. Self-supporting students are more reliant on loans than dependent students and at the undergraduate level tend to borrow substantially more than the average.

Black and Chicano students are more likely to borrow than white, Asian or American Indians. Chicano students borrow the highest average amount with the American Indian and whites borrowing the least.

The 1129 responding borrowers represent 26.7% of the total survey population. Of those borrowing, 626 students report borrowing under two or more programs. Loans under $600 account for 26.2% of the totals while 6.6% of the respondents indicated total loans in excess of $2000 during the year. Most borrowers (61.5%) reported themselves as aid recipients and the great majority (93.3%) were full-time.

During 1971-72, approximately $1,111,280 was borrowed by the students in the survey population with an average loan of $980. Of the borrowers, 36.6% had family incomes below $9000.

STUDENT EMPLOYMENT

TERM-TIME SUMMARY

PROGRAM	NUMBER EMPLOYED	AVERAGE EARNINGS
COLLEGE WORK-STUDY PROGRAM	482	$ 560
ASSISTANTSHIPS, TEACHING OR RESEARCH	215	1,700
ON-CAMPUS EMPLOYMENT (NON-WORK-STUDY)	751	490
OFF-CAMPUS EMPLOYMENT	1,282	750

SUMMER SUMMARY

PROGRAM	NUMBER EMPLOYED	AVERAGE EARNINGS
COLLEGE WORK-STUDY PROGRAM	146	$ 490
ASSISTANTSHIPS, TEACHING OR RESEARCH	88	1,020
ON-CAMPUS EMPLOYMENT (NON-WORK-STUDY)	218	520
OFF-CAMPUS EMPLOYMENT	2,129	1,000

COLLEGE WORK-STUDY PROGRAM

Of the 482 students indicating term-time work-study earnings, 49.4% earned less than $400 during the school year. By law, priority for work-study jobs is given to students from low-income families. It is therefore not surprising that 14.3% of those employed were non-white (non-whites represent 11.8% of the survey). All minority groups were overrepresented in the Work-Study population except students from Oriental/Asian backgrounds who were 3.1% of the College Work-Study population but 3.9% of the survey. Undergraduates represented 97.3% of those employed, but graduates had the highest earnings with 9 of the 11 dependent graduates employed reporting earnings in excess of $2000 in contrast with undergraduates reporting average earnings of only $560. Even among self-supporting undergraduates, the average earnings

were only about 25% of the reported average earnings in the graduate students sector. Only 16 out of 469 (3.4%) of the undergrads reported earnings in excess of $2000.

Undergraduates, both self-supporting and dependent living at home, reported earnings of $620 and $570 respectively, somewhat higher than the $500 reported by dependent undergraduates living away from home. The difference is probably attributable to the former groups being more consistently available for work including work during vacation periods when the dependent student living away returns to his family home. Significantly fewer students (146 vs 482) are employed in College Work-Study jobs during the summer period. Non-white students participating in the summer College Work-Study program are again overrepresented (13% vs 11.2%). Some interesting differences might be noted. Whereas the Blacks report almost double representation in the summer vs academic year participation (4.1% summer vs 2.5% academic), the Oriental/Asian group is significantly underrepresented during the summer program (.7% summer vs 3.1% term and 3.9% of total survey). American Indians and Chicanos participated in term-time rather than in summer employment on the College Work-Study Program.

ASSISTANTSHIPS, TEACHING OR RESEARCH

Two hundred and fifteen students reported average earnings of $1700 on term-time assistantships. This overall average was a product of a large number of stipends over $2500 earned principally by self-supporting graduate students. The average earnings of all undergraduates was $1010, significantly below the overall average of all students reporting assistantship support; 42.5% of the recipients were graduate students as were 84.3% of those reporting stipends in excess of $2500.

An analysis of assistantships by ethnic background reveals that each of the ethnic minorities with the exception of American Indians (4.2% vs 2.9% of survey), are underrepresented in these programs. However, those respondents describing themselves as

"Other" were overrepresented (5.1% vs 2.5% of survey). Blacks approximate the survey representation (1.9% vs 2%); however, not one Chicano reports having received an assistantship.

Among the undergraduate respondents, self-supporting students who make up 14% of the recipients, report earnings of $1330 as contrasted with $2600 reported by self-supporting graduate students.

Most holders (52.6%) of assistantships do not apply for other financial aid; however, 27.4% were aided and 16.7% were denied additional assistance.

Summer assistantships overall show less minority participation than during the academic year. The most dramatic differences can be seen in the Indian and Black respondent groups. Wherein 4.2% (2.9% of survey) American Indians report earnings for term-time assistantships, no Indians report earnings for the summer; however, the Black respondents report precisely the contrary indicating a 1.9% recipient group during the regular academic year, but 5.7% (2% of survey) in the summer assistantship program. The Chicanos again are unrepresented in the summer program, and the participation of the Oriental/Asian group diminished from 3.3% to 2.3% during the summer. The average summer earnings were generally much lower than for term-time employment, $1020 as opposed to $1700 earnings during the year. Again the greatest percentage of summer recipients were graduate students (40.9%) with average earnings of $1280. The average earnings of undergraduate recipients was $540.

ON-CAMPUS EMPLOYMENT (NON-WORK-STUDY)

Average earnings of $490 were reported by 751 students employed on campus in non-Work-Study jobs during the academic year. However, 51.5% indicated earnings under $400 suggesting that most term-time jobs are of short duration. Only 8% reported earnings over $1000 for the same period. Almost all (99.5%) of the jobs went to undergraduates with 80.2% going to dependent undergraduates living away from home. However, this same group reports the smallest average earnings ($440). Self-supporting undergrads represented 11.1% of the recipient population with average earn-

ings of $830. Self-supporting graduates average $1250. Those students living at home were 8.3% of the recipients reporting average earnings of $630. Again the majority (52.3%) of students holding jobs on campus did not apply for financial aid. However, 28.1% identified themselves as applying and receiving aid and 13.6% applied for aid but were denied. The summer on-campus work force was less than a third the size of the term-time program, but recipients reported higher average earnings ($520) although 47.7% still reported earnings under $400. The graduate student group was better represented during the summer program (6.4% vs .5% during term-time) and their reported earnings were on the average comparable to the undergraduate respondents. Dependent undergrads living away from home report the smallest summer earnings ($460). Undergrads living away from home report the smallest summer earnings ($460). Undergrads living away from home only constituted 61.9% of the summer work force although they represented 80.2% during term employment.

OTHER EMPLOYMENT (OFF-CAMPUS)

Dependent undergraduates living at home are the most likely group to seek off-campus term-time employment (12.2% vs 8.6% of survey sample). The other groups of undergraduate and graduate recipients are underrepresented for term-time off-campus employment. The average earnings reported for off-campus employment was $750, substantially higher than for those employed on campus term-time. Self-supporting undergrads and graduate students reported the highest average earnings of $850. Dependent recipients, both undergraduates and graduates, indicated earnings of $700. In all, 1282 students worked off campus during the school year (30.3% of survey population) with an overall mean of $750. As expected, more students (2129 or 50.3% of survey) report off-campus summer earnings. Minority students who had reported working more often than whites in on-campus jobs (25.2% vs 11.2% of survey) are underrepresented in the summer off-campus job population (10.2% vs 11.2% of survey). This may very likely be indicative of the continuing difficulties encountered by non-white

students in getting summer jobs in the open market. Chicano students reported the smallest average earnings ($460) while the Blacks reported the highest average ($2140) vs $1010 for whites and $870 for Asians.

Graduate students were again underrepresented in the summer employed off-campus population (2.2% vs 6.9% of survey). The average summer earnings were $1000 with self-supporting students reporting the highest average earnings. Self-supporting undergrads reported the highest earnings at $1540 with graduate self-supporting second at $1180. Dependent students' earnings at both the graduate and undergraduate levels ranged from $830 to $1080.

TOTAL EMPLOYMENT

In all, 3240 students (76.6% of survey group) report some earnings during the summer and school year of 1971-72. Of the respondents, 24.2% report aggregate earnings of under $600 while 12.1% earned more than $3000 per year. Students who did not apply for aid earned more on the average than did those who were also aid recipients ($1560 vs $1390). There was no noticeable change in employment patterns by the reported family incomes of students. Slight variations occur at the extremes of the spectrum with low-income recipients and very high income students underrepresented in the total employment picture. However, though underrepresented students coming from the lowest income group report the highest earnings, their average $1840 earnings is significantly higher than in any other category. The average of all other groups is $1490.

EARNINGS PATTERN OF SELECTED SUB-POPULATIONS

	PERCENTAGE OF SURVEY	PERCENTAGE WORKING	AVERAGE EARNINGS
MEN	51.0%	49.5%	$1,880
WOMEN	49.0	42.6	1,080
UNDERGRADUATE AT HOME	8.6	8.5	1,430
UNDERGRADUATE LIVING AWAY FROM HOME	67.0	68.3	1,220
UNDERGRADUATE SELF-SUPPORTING	19.6	18.6	2,320
GRADUATE DEPENDENT	1.9	1.4	2,420
GRADUATE SELF-SUPPORTING	3.0	3.2	3,400

There were only marginal differences in the percentages of students working by the ethnic representation among employment respondents. Average earnings among ethnic groups did vary considerably. Generally, the Blacks reported the highest earnings at $1880; Chicanos at the other end of the spectrum earned about $700 less than Blacks at $1170. The only ethnic group reporting smaller earnings were the Asian/Orientals at $1110. Whites, Indians and "Other" reported approximately comparable average earnings of $1540, $1530 and $1470 respectively.

Students carrying an academic load of from one-half to three-quarters of a full course schedule represented 6.1% of those employed and reported annual earnings of $1900 substantially higher than the $1500 average for full-time students, suggesting that these students spend more time working than do full-time students. Graduate students, self-supporting students and men all earn substantially more than dependent undergraduates and women.

Total earnings of approximately $4,960,440 were reported by 3240 students for average annual earnings of $1530 for those employed or about $1170 per head for the 4230 students in the survey population.

TOTAL SELF-HELP

In all, 79.5% (3322) of the survey population report working or borrowing to help meet educational expenses during the 1971-72 school year. Of this group, 19.5% report total self-help of under $600 while 16.4% report self-help over $3000 for the year.

There are no appreciable differences in the probability of students reporting self-help by ethnic background, dependency status or class level. Men are somewhat more likely to work than are women and thus report higher average self-help ($2050 vs 1400). Black students report $2000 in average self-help as compared to $1770 for whites, $1960 for Chicanos and $1320 for Asians, while Indians report $1970.

Self-supporting graduate students report $3590 in self-help as compared to $2470 for dependent students (graduate) and $2550 for undergraduate self-supporting students. Dependent undergraduates reported self-help in the $1460-1630 range.

TOTAL AID

Total aid excludes all employment except College Work-Study and all federal and state benefits and personal savings and parental support. It does include the full range of student loans and also all fellowships, grants and scholarships including those not based on financial need.

ETHNIC BACKGROUND OF AID RECIPIENTS

	AMERICAN INDIAN	BLACK	WHITE	CHICANO	ASIAN	OTHER
PERCENTAGE OF SURVEY	2.9%	2.0%	88.2%	.5%	3.9%	2.5
PERCENTAGE OF SURVEY POPULATION RECEIVING AID	3.3	2.1	87.4	.7	3.4	3.0
AVERAGE TOTAL AID	$1,610	$1,820	$1,440	$1,940	$1,300	$2,090

Non-white students represent 12.6% of the aided population (11.8% of survey) and consistently report higher total aid than the white population. The highest figure reported is the $2090 for "Other" and $1820 for Blacks. As total aid normally bears an inverse relationship to family income, it would be normal for non-whites with lower family incomes to need and receive more aid more often.

Of the students reporting aid, 11.1% had total aid in excess of $3000 while 58% had aid below the $1470 mean for all aid recipients. Of the 226 respondents with total aid over $3000, 31.8% were graduate students and 42.0% were undergraduates living away from home.

Lower division aid recipients averaged $1380 in total, upper division recipients $1350 and graduates $3190.

Total aid of $2,989,320 was reported by 2033 recipients during the 1971-72 school year. If to this we add the $4,165,340 of non-Work-Study and off-campus earnings reported, we get student-directed or instituted resources of $7,154,660, an average of $1690 per student in the survey population.

CHAPTER VI - PART D

AID APPLICANT PROFILE

COMMUNITY COLLEGES

PARENTAL INCOME AND SUPPORT BY AID APPLICANT STATUS

	NON-AID APPLICANT	APPLICANT AID GRANTED	APPLICANT BUT INELIGIBLE	APPLICANT BUT NO FUNDS AVAILABLE	APPLICANT DENIED AID NO REASON GIVEN
AVERAGE FAMILY INCOME	12,750	8,630	11,600	11,120	10,920
PARENTAL SUPPORT	480	210	520	270	580
SUPPORT AS A PERCENTAGE OF INCOME	3.8%	2.4%	4.5%	2.4%	5.3%
NUMBER OF RESPONDENTS	8,574	1,659	411	198	133

If, as with the four-year public and independent segments, we describe as potentially neediest, students from families with incomes below $7,500, then of the aided population 47.3% are within this neediest category as are 25.7% of the non-applicant population and approximately 26% of the applied but non-awarded group. At the opposite end of the income spectrum 11% of the aided population reported annual family incomes in excess of $15,000 and of this 1.3% in excess of $25,000. This high parental income may be explained in part by 53.1% of the grant recipients declaring themselves to be primarily self-supporting. As such, the parental income is reported but is not a source of support.

Many students should on the basis of family income demonstrate a need for financial aid. Of the 78.1% of the students who have never applied for aid, 43% have not received any support from their parents during the 1971-72 academic year As such, this student population must be relying heavily upon the remaining financial resources: employment, benefits, and loans.

ETHNIC BACKGROUND OF AID RECIPIENTS

	AM. INDIAN	BLACK	CAUCASIAN	CHICANO	ORIENTAL	OTHER
AVERAGE FAMILY INCOME	$7,760	$9,680	$12,370	$7,050	$9,640	$10,600
PERCENTAGE OF TOTAL SURVEY POPULATION	3.9%	2.3%	88.2%	1.2%	2.1%	2.2%
PERCENTAGE OF AID POPULATION	6.3%	3.0%	83.4%	2.7%	1.4%	3.2%

The assumption that lower incomes of non-white families would indicate a higher priority for financial aid is seemingly confirmed with the responses to this survey. Of the American Indian applying for aid, 76.8% report receiving aid. The same is true with the Chicanos: Of those applying for aid, 90.7% report receiving aid. With an increase in average family income the percentage receiving awards decreases. With an average family income for Blacks applying for aid of $9,680, 77.8% report receiving aid. One outstanding variance is the Orientals: With average family incomes similar to that of the Blacks, only 43.9% of Oriental aid applicants reported receiving aid.

Within our "potentially" needy student category, family income below $7,500, fall 56.2% of the American Indian respondents, 56.4% of the Blacks, 68.8% of the Chicanos, 37.7% of the Asians, and 40% of the "other." The difference between these and the 24.9% of the American Indians, 21.4% of the Blacks, 36.3% of the Chicanos, 9.7% of the Asians and 15.6% of the "others" receiving aid are "neediest" students without financial aid.

While only 14.2% of the community college respondents report themselves to be recipients of aid awarded through the institution's aid office, 26.9% of the survey population report through other questions on aid programs receiving one form or another of financial aid. The difference reflects the large number of outside aid

and loan programs and is also doubtlessly influenced by student perceptions of what comprises student aid.

TYPES OF ASSISTANCE RECEIVED
GRANTS AND SCHOLARSHIPS
SUMMARY

	NO. OF RECIPIENTS	AVERAGE AWARD
TUITION AND FLE WAIVERS	1030	430
STATE NEED GRANT	250	370
FEDERAL GRANTS (NURSING AND HEALTH PROFESSIONS - SCHOLARSHIPS AND EDUCATIONAL OPPORTUNITY GRANTS)	420	510
(EDUCATIONAL OPPORTUNITY GRANTS ALONE	(300)	(440)
LAW ENFORCEMENT EDUCATION PROGRAM GRANTS	100	410
INSTITUTIONAL GRANTS	230	410
OTHER SCHOLARSHIPS AND GRANTS	450	450
BUREAU OF INDIAN AFFAIRS	129	1147

TUITION WAIVERS

Tuition Waivers are the largest single grant program within the public sector with 8% of the survey population reporting receipt of a tuition waiver. The chief beneficiaries of the tuition waiver program appear to be the self-supporting students (36.5% of the waivers) followed by dependent students living away from home (36.0% of the waivers) and the dependent students living at home (23.4% of the waivers). The self-supporting student, 37.1% of the survey population, and the dependent student, living away from home, 32.4% of the survey population, are overrepresented in this program. The group least likely

to receive waivers were dependent students living at home (23.4% of the recipients versus 30.4% of the survey population).

As tuition waivers are need based, there is a higher representation of low income minority students, 19.9% of the recipient group versus 11.8% of the survey population.

WASHINGTON STATE NEED GRANT

The new State Need Grant Program was in its second year at the time of this survey. Grants were directed to dependent undergraduate students. According to the reported data 54.3% of the grant recipients were dependent students living away from home while only 15.5% were dependent students living at home. Self-supporting students (30.2% of the recipients and 50.7% of the survey population) reported average grants of $580. The average grant of the dependent living at home is $270 higher than that of the dependent away from home ($480 to $210 respectively).

FEDERAL GRANTS

Of the total federal grants reported, 298 were Educational Opportunity Grants (EOG) with an average amount of $440. Nursing and Health Professions Scholarships accounted for 117 awards with an average stipend of $670.

Federal grants, particularly E.O.G.'s are directed by law to low income/disadvantaged students. Non-whites comprise 20.7% of the federal grant recipients with average awards of $550 for American Indians, $540 for Blacks, $600 for Chicanos, and $430 for students from Oriental/Asian backgrounds as compared to a $490 for White recipients.

LAW ENFORCEMENT EDUCATION PROGRAM GRANTS

Grants under this program are designed for students entering into law enforcement fields or for practitioners in the field who wish to continue their education. 88.9% are Caucasian (88.2% of the survey population), while 4.0% are American Indian (3.9% of the survey population) and 5.1% are Black (2.3% of the survey population). Not surprisingly, 65% are self-supporting.

INSTITUTIONAL GRANTS AND SCHOLARSHIPS

Included in this category are the full range of institutional awards including Institutional Educational Opportunity Program grants and traineeships. The recipients within this category of aid comprise 1.8% of the survey population and 16.5% of those receiving grant and scholarship aid of some sort. The average award is $405 with 70.5% of the awards being less than $400. Of this group only 48.9% report themselves as having been granted aid by the institution's aid office.

OTHER SCHOLARSHIPS, GRANTS, AND FELLOWSHIPS

This category includes all other non-institutional awards reported by survey respondents. This category of aid is somewhat similar to the previous category with 62.9% of the recipients having aid amounting to $400 or less. While both the dependent at home and dependent away from home reported as receiving the same percentage of this category of grant aid (38.0% to 37.3% respectively) the dependent at home is receiving $300 less of an average grant aid than the dependent away from home ($290 as compared to $590). The self-supporting student is obtaining 21.2% of this aid which is averaging $480.

BUREAU OF INDIAN AFFAIRS (BIA)

Of the 129 students who reported receipt of BIA awards, 86 identified themselves as American Indians while 32 identified themselves as Caucasians, 5 as Blacks, 1 as Chicano, 1 as Asian and 3 as "other".

Self-supporting students comprise 43.4% of the recipient group with average awards of $1,360 while dependents living away from home representing 40.3% of the recipients report stipends of $850. Dependents at home, with reported average grants of $1,260 comprise the remaining 15.5%.

TOTAL GRANTS AND SCHOLARSHIPS

ETHNIC BACKGROUND OF RECIPIENTS

	AM. INDIAN	BLACK	CAUCASIAN	CHICANO	ORIENTAL	OTHER
PERCENTAGE OF SURVEY POPULATION	3.9%	2.3%	88.2%	1.2%	2.1%	2.2%
PERCENTAGE OF RECIPIENTS	7.1%	3.1%	83.1%	2.2%	1.9%	2.5%
AVERAGE AWARD	$1,140	$1,190	$600	$970	$860	$880

Both the higher percentage receiving grants and the higher average awards reflect generally lower family incomes and the greater financial need of non-white students.

TOTAL GRANTS BY DEPENDENCY STATUS AND CLASS LEVEL

	UNDERGRADUATES			GRADUATES	
	DEPENDENT AT HOME	DEPENDENT AWAY	SELF SUPPORTING	DEPENDENT	SELF SUPPORTING
PERCENTAGE OF SURVEY POPULATION	28.9	30.9	36.1	1.1	3.0
PERCENTAGE OF RECIPIENTS	26.3	35.3	35.1	.3	3.0
AVERAGE TOTAL AWARD	$480	$660	$790	$1,180	$1,460

The dependent living away from home student is more likely to receive a grant or scholarship than are self-supporting or dependent living at home students. However, the self-supporting student does report the highest average stipend of the three undergraduate classification. The large average grants reported by students in the "other" category probably represents older students engaged in a specific trade or skill programs that carry substantial stipends.

ACADEMIC PERFORMANCE OF GRANT, SCHOLARSHIP RECIPIENTS

	MOSTLY A'S	MOSTLY B'S	MOSTLY C'S
ALL STUDENTS	19.9%	58.8%	20.9%
GRANT RECIPIENTS	22.3%	59.6%	18.2%

While many scholarship programs reward academic excellence as was reflected in the four-year public section of this study, it is not surprising to find somewhat less of a skewing towards higher academic achievers in the community college recipient group. The number of B and C students receiving awards is a clear indication that generally grant programs at the community college level are primarily concerned with the financial need of the recipients and require only normal academic progress.

SUMMARY

In all, 2,010 students reported receiving grant or scholarship assistance with an approximate average total award of $680. Stipends of $400 or less were held by 51.3% of the recipients with 65% of the grants being $600 or less. The dollar value of all grants and scholarships reported was approximately $1,323,080.

STATE AND FEDERAL BENEFITS

SUMMARY

PROGRAM	NUMBER OF RECIPIENTS	AVERAGE AMOUNT
G. I. BILL	1,800	1,610
SOCIAL SECURITY	520	750
WELFARE	230	1,150
STATE VOCATIONAL REHABILITATION	280	810
OTHER FEDERAL OR STATE BENEFITS	410	1,020

G.I. BILL

G. I. Bill benefits are by far the most important single benefit program with 13.9% of the total survey population reporting themselves to be G.I. Bill recipients. Given the somewhat older average age of the veterans, it is not surprising that 84% of the recipients are self-supporting students. Most (81.7%) G.I. Bill recipients do not apply for additional financial assistance but 10.9% do report themselves as aid awarded students.

The ethnic background of G.I. Bill recipients is almost identical to that of the total survey population.

SOCIAL SECURITY

Of the reporting Social Security recipients, 74.8% did not apply for additional financial assistance. The average benefit received by the non-aid applicant group ($750) was lower than that reported by the successful aid applicant ($770) who comprised 13.4% of the recipients. White students (88.2% of the survey population) represented 87.6% of the recipient group and reported the lowest average benefit ($740).

WELFARE

Within the community college segment, 225 students reported receiving welfare benefits during the 1971-72 school year. Of the recipient group 76% were self-supporting students with an average benefit of $1,270. Dependent students living

away from home with an average grant of $670 received about $120 more than the dependent at home, each with about equal representation. While 67.1% of the recipients reported that they had not applied for financial aid this may be due in large part to the Department of Public Assistance policy restricting outside aid to only educationally related costs. With the low tuition and fees charged in this sector, many welfare recipients may not feel additional resources are necessary or coupled with training grants these educationally-related costs may be fully met.

STATE VOCATIONAL REHABILITATION AND EMPLOYMENT SECURITY

About 2% of the survey population reported benefits under these programs. Most of those reporting were self-supporting students (70.2%) with average benefits of approximately $880. Dependent students living at home comprise the next largest group with only 16.3% and average grants of $530. Dependents living away from home had average grants of $730. Again the majority of recipients (76.2%) did not apply for financial aid and the average benefits for non-applicants ($840) was higher than the $640 average reported by the 13.8% of the recipients who applied for and were awarded supplementary financial assistance.

OTHER FEDERAL OR STATE BENEFITS

Of those reporting to be beneficiaries of other state and federal benefits programs, 44.5% reported stipends under $400 for the year while 17.2% received stipends over $2,000. Self-supporting students comprised 52.3% of the recipient population (32.8% of the survey population) with average benefits of $1,320 while dependent students (42.8% of the recipients) reported average benefits of $660.
The majority of recipients in the category (75.5%) did not seek additional financial aid and the average stipend they reported ($1,100) was considerably

higher than the $800 reported by the 18.8% who received additional financial assistance.

TOTAL BENEFITS

In all, 2,802 students (21.7% of the survey population) reported receiving some sort of federal or state benefit stipend. Of this group, approximately 400 students received benefits under two or more programs.

There does appear to be some correlation between family income and benefits received. Students from families with incomes under $6000 per year comprise 22.1% of the survey population but are 27.2% of the benefit recipients. Conversely, students with family incomes over $18,000 per year are 18.5% of the survey population but only 11.8% of the benefit recipients.

The aggregate dollars made available to the 2,802 recipients in the survey totaled approximately $3,143,706 of which $2,906,814 is attributable to G.I. Bill benefits.

EDUCATIONAL LOANS

SUMMARY

PROGRAM	NUMBER OF BORROWERS	AVERAGE AMOUNT BORROWED
FEDERAL LOANS (NURSING, HEALTH PROFESSIONS AND NATIONAL DEFENSE STUDENT LOANS)	669	659
(N.D.S.L. LOANS ONLY)	(491)	(583)
LAW ENFORCEMENT EDUCATION LOANS	95	471
FEDERALLY INSURED STUDENT LOANS	564	1017
INSTITUTIONAL LONG-TERM LOANS	64	643
OTHER LOANS	(8)	682

FEDERAL LOANS

Of the 669 federal loans reported by the survey respondents, 178 are Nursing or Health Professions loans with an average amount borrowed of approximately $870. The National Defense Student Loan is the largest of the campus based federal loan programs and 491 recipients reported an average loan of $580 under this program. Non-white students (11.8% of the survey population) are 17.5% of the borrowers with American Indian and Chicano students borrowing with a frequency two and four and one-half times their respective representation in the survey population. Dependent living away from home students are over-represented in the borrowing population (52.8% of the borrowers versus 23.4% of the survey population). Average loans are the largest for self-supporting students (over $730) and least for dependents living away ($620).

LAW ENFORCEMENT EDUCATION PROGRAM LOANS (L.E.E.P.)

Ninty-five students report borrowing an average of $470 under this program with 59 of the 95 recipients reporting themselves as self-supporting students. Of the borrowers, 83 are White and 81 are full-time students.

FEDERALLY-INSURED STUDENT LOANS (F.I.S.L.)

As previously noted, the non-white students were overrepresented in the borrowing population under the campus based federal loan programs. Conversely, they represent only 7.3% of the F.I.S.L. borrowers (but 11.8% of the survey population). Non-white students also report average F.I.S.L. loans that range from $70 to $270 below the $1,020 average reported by White students.

Self-supporting students represent 44% of the borrowers and report average loans of $1,010. Dependent students living at home are least likely to borrow and report an average loan of $1050. Dependent students living away from home report loans

BORROWING PATTERNS FOR SELECTED SUB-POPULATIONS

(Continued)	PERCENTAGE OF SURVEY POPULATION	PERCENTAGE OF BORROWING POPULATION	AVERAGE LOAN
UNDERGRADUATE			
DEPENDENT AT HOME	28.9%	15.0%	$ 950
DEPENDENT AWAY FROM HOME	30.9%	43.3%	760
SELF SUPPORTING	36.1%	38.6%	720
GRADUATE			
DEPENDENT	1.1%	.2%	2,680
SELF-SUPPORTING	3.0%	3.0%	1,120
ETHNIC BACKGROUND			
AMERICAN INDIAN	3.9%	5.4%	610
BLACK	2.3%	2.1%	850
CAUCASIAN	88.2%	86.7%	890
CHICANO	.6%	2.2%	980
ORIENTAL/ASIAN	2.1%	.5%	1,060
OTHER	2.2%	2.7%	1,150

As the table indicates, the borrowing population is about equal in men to women with the average loan for men being somewhat greater. Dependent students living away from home are slightly more relient on loans than self-supporting students and a great deal more so than dependents at home. While about one-half of the dependent students living at home borrow those that do average $180 and $230 more than the dependent away from home and the self-supporting respondents.

American Indian and Chicano students are more likely to borrow than White, Asians, and Blacks, with Asian and "others" borrowing the highest average amounts and American Indian and Blacks taking the smallest average loans.

The 1,424 responding borrowers represent 11% of the total survey population. Of those borrowing, approximately 149 students report borrowing under two or more programs. Loans under $400 accounted for 21.8% of the totals while 5.5% of the respondents indicated total loans in excess of $2000 during the school year. Most borrowers (52.5%) reported themselves as aid recipients and the great majority (92.3%) were full-time students.

During the 1971-72 academic year, approximately $1,251,700 was borrowed by the students in the survey population with an average loan of $880.

STUDENT EMPLOYMENT

TERM-TIME SUMMARY

PROGRAM	NUMBER EMPLOYED	AVERAGE EARNINGS
COLLEGE WORK-STUDY PROGRAM	1120	$ 520
ASSISTANTSHIPS, TEACHING OR RESEARCH	330	1,560
ON-CAMPUS EMPLOYMENT (NON-WORK-STUDY)	1010	490
OFF-CAMPUS EMPLOYMENT	4060	810

SUMMER EMPLOYMENT SUMMARY*

PROGRAM	NUMBER EMPLOYED	AVERAGE EARNINGS
COLLEGE WORK-STUDY PROGRAM	389	$ 497
ASSISTANTSHIPS, TEACHING OR RESEARCH	134	1,045
ON-CAMPUS EMPLOYMENT (NON-WORK STUDY)	286	538
OFF-CAMPUS EMPLOYMENT	5683	1,127

* The summer earnings question asked for the net return from summer earnings that was available for school-year expenses. Most students apparently responded accurately but there were

* (Continued)

indications that some of the responses gave total gross earnings. The average used for the analysis are called summer earnings but they are an understatement of gross earnings and an overstatement of savings derived from summer earnings.

COLLEGE WORK-STUDY PROGRAM

Of the students indicating term-time work-study earnings, 43.8% earned less than $400 during the school year. By law, priority for work-study jobs is given to students from low income families. It is therefore not surprising that 15.9% of those employed were non-white. All minority groups were overrepresented in the work-study population except students from Chicano and Asian backgrounds. These latter two groups had employment percentages that equalled their percentage of the survey population.

Self-supporting and dependent students away from home reported earnings of $580 and $500 respectively, which is not significantly higher than the $550 reported by dependent students living at home. Considerably more dependent students away from home work than do dependent students living at home (42.6% to 24.9% respectively). Significantly fewer students (389 versus 1122) are employed in college work-study jobs during the summer. Non-white students repeat the same pattern as they demonstrate during the term by being generally overrepresented in the college work-study population.

Self-supporting students who were 31.1% of the term-time work force are 41.4% of the summer work force.

ASSISTANTSHIPS, TEACHING OR RESEARCH

In all, 327 students reported term-time assistant ships with approximate average earnings of $1160.

This overall average was a product of a large number of stipends over $2500 per year

(35.5%) and 24.5% over $3000 per year. The distribution of assistantships by dollar amounts shows an interesting pattern with a steadily decreasing percentage of awards down to the $1500 level then a mirror image increase from that point on.

AMOUNT OF GRANT	PERCENT OF TOTAL
$1 to $200	20.2%
$201 to $400	12.2
$401 to $600	8.6
$601 to $1000	8.3
$1001 to $1500	1.8
$1501 to $2000	6.1
$2001 to $2500	7.3
$2501 to $3000	11.0
$3001 and above	24.5

An analysis of assistantships by ethnic background of those employed reveals that Caucasians provide the overall thrust of this decrease-increase pattern with American Indians adding to the lower stipends and Asians to the higher. American Indians are overrepresented in this group with 7.6% of the respondents (3.9% of the survey population). Blacks and Chicanos show the same representation as they do the survey population, but Whites, Asians and "others" are underrepresented. While the Asians are underrepresented all are receiving in excess of $1000 and five out of the six are in excess of $3000.

From the undergraduate respondents, self-supporting students (22% of the recipients) report average earnings of $1000 as contrasted with the $2640 average for graduate students (42.2% of recipients and 3.5% of the survey population) and a $370 average for dependents at home (15.5% of recipients) and $630 for dependents away from home (18.3% of recipients).

Most (70%) holders of assistantships do not apply for other financial aid but 19.6% did consider themselves aid applicant recipients and 10.4% were aid applicants denied additional assistance.

Summer assistantships show an interesting shift, with the Caucasians and Asians increasing while the "other" remains fairly constant and American Indians, Blacks, and Chicanos dropping, in some cases, radically.

ETHNIC BACKGROUND
OF ASSISTANTSHIP RECIPIENTS

	AMERICAN INDIAN	BLACKS	CAUCASIANS	CHICANO	ASIAN	OTHERS
TERM-TIME	6.3	3.2	84.1	1.3	1.8	3.2
SUMMER	0.7	1.5	88.8	.7	5.2	3.0

Summer assistantships shift from the self-supporting undergraduate to the dependent undergraduates and the special student group graduate. Graduate average awards drop from term-time by about $1000 to $1540 for graduate dependent and $1710 for graduate self-supporting. The self-supporting undergraduate average also dropped $430 from $1010 to $580.

ON-CAMPUS EMPLOYMENT, NON-WORK-STUDY

Most term-time jobs consisting of seemingly rather short working periods with 50.6% of the respondents indicating earnings of under $400 and only 8.5% reported earnings of over $1000 for the school year. Most of the jobs in this category went to dependent students living away from home (61.5%) of the working students but with only $10 more in average earnings than that of the lowest (dependent at home with $450). Self-supporting undergraduates were 16.6% of those employed and averaged $590. Comparable figures for dependent graduate and self-supporting graduate were .3%, $820 and 2.1%, $1130 respectively. Again, the majority (70.1%) of the students holding jobs on campus did not apply for financial aid. The summer on-campus work

force (286 students) is more than one-third of the size as the term-time work force (1006) but the earnings pattern (56.0% under $440) remains much the same. Undergraduate dependent away from home students are a larger portion of the summer respondents (53.4%) but their summer earnings are lower ($500) than those reported by the self-supporting ($770) but the same as dependent at home undergraduates.

OTHER EMPLOYMENT (OFF CAMPUS)

Dependent undergraduates living at home are most likely to be working off-campus (41.5% and 28.9% of the working and survey population respectively). Average earnings ranged from a low of $630 for dependent graduates through dependent undergraduate at home ($780), and self-supporting undergraduates ($940) to the high of $1020 for self-supporting graduates. In all, 4057 students worked off campus during the school year (31.3% of the population surveyed) with an overall mean of $810.

As expected, more students (5,683, 44% of the survey population) report off-campus summer earnings. Minority students who had reported working more often than Whites in on-campus jobs are underrepresented in the summer off-campus job population. Probably an indication of the continuing difficulties encountered by non-white students in getting summer jobs in the open market. Chicano students also reported the smallest average term-time earnings ($140) while the Blacks who had obtained jobs reported the highest average (1580) versus $470 for Whites and $640 for Asian students.

Undergraduate dependent away students are overrepresented in summer employment with 52.4% of the summer employed jobs (30.9% of the survey population) and the lowest income average ($500) but self-supporting students reported the highest average summer earnings ($770). Dependent students at home and away reported average summer earnings of $500.

TOTAL EMPLOYMENT

In all, 8,304 students (64.2% of the total population) reported some earnings during the summer and school year 1971-72. Of the respondents, 25.1% report aggregate earnings of under $600 while 17.1% earned more than $3000 for the year. Students who did not apply for aid earned more ($1820 average) than did aid recipients ($1380 average). There was no noticeable change in employment patterns by the reported family incomes of students with the exception of the two highest ranges. Students from the $15,000-$17,999 range worked 6.5% less than the average and the $18,000 and up range students are 3.8% above the average. Thus, students from families with over $18,000 per year income are more likely to work than students from under $6,000 per year income families although the latter do report higher earnings ($1730 average) than the former ($1610).

EARNING PATTERNS OF SELECTED SUB-POPULATIONS

	PERCENTAGE OF SURVEY POPULATION	PERCENTAGE OF WORKING POPULATION	AVERAGE EARNINGS
MEN	56.8	60.6	$2,110
WOMEN	43.2	39.4	1,100
UNDERGRADUATE			
LIVING AT HOME	28.9	9.1	1,420
LIVING AWAY FROM HOME	30.9	34.3	1,280
SELF-SUPPORTING	36.1	20.4	2,380
GRADUATE			
DEPENDENT	1.1	1.0	1,890
SELF-SUPPORTING	3.0	2.8	3,240

There were little differences in the percentages of students working in different ethnic groups. Blacks were underrepresented by .7% in the total working population as were Chicanos by .5% and Caucasian students overrepresented by 1.5%. All other groups were within .2% of their representation in the total survey population. Average earnings, however, did seem to be influenced by ethnic background as a considerable variance exists. Employed Black students reported annual earnings averaging $1560 as contrasted with $1720 for Chicanos, $1530 for Asian American students, $1730 for Whites and $1840 for American Indians.

Part-time students (11.2% of those employed) reported annual earnings of $2300--substantially higher than the $1640 average for full-time students. As the table indicated graduate self-supporting students and men all earn substantially more than dependent, undergraduates and women.

Total earnings of approximately $14,291,000 were reported by 8304 students for average annual earnings of $1721 plus dollars for those employed of about $1110 per head for the 12,931 students in the survey population.

TOTAL SELF-HELP

In all, 65.6% of the survey population report working or borrowing to help meet educational expenses during the 1971-72 school year. Of this group, 22.4% report total self-help of under $600 while 19.0% report self-help of over $3000 for the year.

There are slight differences in the representation of students reporting self-help by ethnic background with Whites at 89.7% (1.5% above their survey representation) and Blacks and Chicano and Indians dropping slightly in their representation. Men (55.1% reporting self-help and 56.8% of the survey population) are somewhat more likely to work than are women (36.5% reporting self-help and 43.2%

of the survey population) and thus men report higher average self-help ($2160 versus $1230).

With an average reported self-help of $1800 for the total survey population, Blacks reported $1540 in average self-help as compared to $1810 for Whites, $1620 for Chicanos, and $1520 and $1960 for Asian/American and American Indian students respectively.

Self-supporting graduate students report $3290 in self-help as compared to $1770 for dependent graduate students and $2420 for self-supporting undergraduates. Dependent undergraduates reported self-help in the $1410 to $1480 range.

TOTAL AID

Total aid excludes all employment except college work-study and all federal and state benefits and personal savings and parental support. It does include the full range of student loans and also all fellowships, grants and scholarships including those not based on financial need.

ETHNIC BACKGROUND OF AID RECIPIENTS

	AM. INDIANS	BLACK	CAUCASIAN	CHICANO	ASIAN	OTHER
PERCENT OF ETHNIC GROUP RECEIVING AID	37.9%	26.7%	26.6%	35.3%	20.4%	31.8%
AVERAGE TOTAL AID	$600	$500	$310	$550	$300	$300

Non-white students represent 13.5% of the aided population (11.8% of the survey population) and consistantly report higher total aid ($350) than the majority White population. The highest figure reported is the $1600 average for Black students but a good part of this would be a reflection of the higher total self-help reported by Blacks. As total aid normally bears an inverse relationship to family income, it would be normal for non-white students with lower family incomes to need and re-

ceive more aid, more often.

Seven percent of the students reporting aid had total aid in excess of $3000 while 59.5% had aid below the $1110 mean for all aid recipients. Of the 244 respondents with total aid over $3000, 85 (38.8%) were in the special graduate student category and an additional 86 were self-supporting undergraduates.

The distribution between undergraduates dependent at home, dependent away, self-supporting and the graduate dependent and self-supporting were all constant to their survey representation.

Total aid of $3,874,630 was reported by 3475 recipients during the 1971-72 school year. If to this we add the $10,342,110 of non-work-study and off campus earnings reported, we get student directed or initiated resources of $4,216,730 an average of $1100 per student in the survey population.

CHAPTER VII - PART A

PROJECTING STUDENT NEEDS

The measurement of the gap between student resources and student needs in the second part of this chapter is a straight forward analysis of the SRS responses. It, therefore, carries with it several limitations of the SRS format.

Students were asked to report their costs and resources. If all students operated on a balanced budget, one would expect that the results would show resources equal to costs or a surplus of resources over costs. In fact, almost 30% of the respondents indicated a resource deficit. It is these students whose needs are projected in Part B.

Several cautions must be expressed to those who would interpret the reports. These are:

A. No attempt was made to interpret student budgets. A student who had the resources to live at a subsistence level and reported resources equal to the budget was not considered to have a need gap even though he/she may have been living below the poverty level.

B. Similarly, students who reported budgets that indicated a high cost of living pattern and a shortfall of resources to meet their costs were considered to have gaps even though the living standard may have been higher than society could reasonably be expected to support.

C. Perception differences where direct out-of-pocket expenses were reported rather than total costs and resources (including parental expenditures on both side of the ledger) were not adjusted; thus, underestimates of both costs and resources do exist.

D. No judgements were made on the type of resources reported by students. If a student had financed his education by excessive hours of work and heavy borrowing, he/she was not considered to have a deficit if resources approximated costs.

E. As previously noted, mid-points of dollar ranges were used in the analysis. Small deficits or surplusses ($200 - $300) may well result from the use of mid-points rather than being indicative of actual conditions.

In projecting actual needs for the purposes of legislation and financing, these cautions must be kept in mind.

A. The identification of realistic budget standards for students, budgets that identify a living standard that society could reasonably be expected to support.

B. The establishment of reasonable self-help expectations (loans and employment earnings) that would set the normal student contribution towards educational costs.

C. The identification of the length of time over which society should assist a student in meeting college costs including the possibility of differential financial aid at different class levels.

These assumptions, once identified, could be applied to the SRS data to produce projections of the students need for financial assistance in paying for post-secondary education.

CHAPTER VII - PART B

THE GAP IN FINANCIAL RESOURCES AND AID (SRS)

The analysis of the survey responses included a determination of individual and aggregate student financial needs remaining after all resources and financial aid were subtracted from college expense budgets. It is apparent from the results that the costs of attending college in Washington pose a real barrier to some students and disproportionate hardships to others. Although these students now in college are somehow making ends meet, the lack of financial resources results in unequal opportunities and unreasonable sacrifices for many needy students and their families. Without additional funds, a number of students indicate that they have no other recourse but to stop-out or drop-out of college.

Twenty-eight percent of the total survey respondents showed a deficit in financial resources averaging $1080, with a median deficit of $635. As average deficit figures are exaggerated by graduate and self-supporting student data, medians were calculated to better represent the shortage of resources experienced by most students. Applying the median deficit against the entire survey population, there is a median per capita deficit of $180, or a total of almost $5 million dollars additional in resources and aid required to fully meet the college costs of these students. Projecting these figures for the total Washington State Higher Education enrollment in September of 1971, approximately $36 million dollars more in resources and aid would have been required to meet the need of every student.

The private college respondents to the survey had the largest gaps between budgets and resources averaging $740 for 36% of the total. The public four-year institutions followed with 28% having median deficits of $680 and 26% of the community college students had deficits of $550.

When parental incomes are considered, the largest deficits ($780) are found for 20% of the total responding group, with income levels of less than $6000. Fifty-two percent are below $12,000 in income, with the large remainder apparently representing a high proportion of the self-supporting population or those others unable to realize the support from their parents that might be expected. The pattern is similar for

each segment of higher education.

STUDENTS WITH FINANCIAL DEFICITS (NEED AFTER ALL RESOURCES AND AID)

	PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
	10,462		4,230		12,931		27,623	
TOTAL RESPONDENTS WITH DEFICITS	2,944	28%	1,505	36%	3,380	26%	7,829	28%
AVERAGE FINANCIAL DEFICIT	$1,005		$1,295		$1,050		$1,080	
MEDIAN FINANCIAL DEFICIT	680		740		550		635	
TOTAL PER CAPITA DEFICIT	190		265		145		180	
SEX MEDIANS AND PERCENTAGE WITH DEFICITS								
MALE	$ 490	24%	$ 875	31%	$ 500	21%	$ 565	24%
FEMALE	540	33	780	40	640	33	625	34
ETHNIC BACKGROUND (MEDIANS AND PERCENTAGE)								
AMERICAN INDIAN	$ 820	39%	$ 740	42%	$ 500	27%	$ 670	32%
BLACK/NEGRO	800	39	1,100	39	410	32	685	35
CAUCASIAN	510	27	730	35	505	26	545	27
SPANISH AMERICAN	790	31	310	23	510	28	575	28
ASIAN/FILIPINO	1,120	34	750	51	750	33	920	36
OTHER	480	44	690	52	510	42	720	32
APPLIED FOR FINANCIAL AID (MEDIANS AND PERCENTAGE)								
NO	$ 490	67%	$ 730	61%	$ 510	76%	$ 540	71%
YES - GRANTED	730	21	740	30	500	16	655	20
YES - INELIGIBLE	480	6	675	5	870	4	650	4
YES - NO FUNDS	820	4	1,240	3	1,590	3	1,190	3
YES - NO REASON	505	2	675	1	150	1	440	2

The financial deficit data were also evaluated with the question of plans to return to college in the following term. With deficits averaging $540, 93% of the total expressed their intentions to continue. Six percent with deficits of $610 indicated their plans to stop-out and return later; 3% with deficits of $900 plan to drop-out and not return. The patterns and percentages were very similar for each segment.

The stop-out and drop-out students represent attrition directly traceable to the lack of sufficient resources, 2.1% of the total sample. On the hypothesis that these students would continue enrollment if their resources were at least equal to those of others in the sample remaining in college, they would have to be identified and provided assistance in the amount of $100,210. Proceeding on this same "demand" theory and projecting this response to the entire Washington Fall of 1971 enrolled student population, approximately $718,000 additional dollars in resources and aid would be required.

STUDENTS WITH FINANCIAL DEFICITS

In identifying aid resource gaps, especially for low-income students, it is important to recognize other data from this survey that indicate low-income students are already working and borrowing significantly more than their middle-income classmates. Above a "reasonable" self-help level, these students require financial assistance in the form of grants. If the same level of self-help were held for all students, deficits for those in the middle-income ranges could be reduced with some grant aid, but primarily with loan and work assistance. Those from high income families with resource gaps should be assisted almost exclusively through employment and loan opportunities.

It is interesting to note that 71% of all students with deficits of $540 in resources indicated that they had not applied to their institution for financial aid. In the community colleges, 76% of the students with remaining need of $510

had not applied for aid. For the privates, it was 61% with deficits of $730 and for the public four-year institutions, 67% with $490 had deficits.

Twenty percent (20%) of the total responding group with deficits had applied for and received aid, but still showed a deficit of $655. Another group of 4% with almost the same deficit amount, $655, had applied for aid, but were told that they were ineligible. Three percent with large deficits of $1190 were told that the institution had insufficient funds to help them and 2% with smaller resource gaps of $440 were denied aid with no reason given. The private institutions had the highest percentage (30%) of their students receiving aid that also indicated deficits amounting to $740. The community colleges had the lowest percentage (16%) of aided students showing deficits.

In examining gaps in resources, one other set of data appear to be significant. Female students are more likely to have deficits (34%) than is true for the men (24%), and the median deficit is higher, $625 compared to $565. This pattern is maintained with each of the segments of higher education showing significantly more women with deficits.

Although not as marked, a higher percentage of all minority students have larger deficits than is true for Caucasian students. Twenty-seven percent (27%) of the total respondent group of Caucasian students indicate median deficits of $545 as compared with 32% of American Indians with deficits of $670; 35% of Black students with $685 resource gaps; $575 deficits for 28% of the Spanish Americans; and $920 gaps for 36% of the Asian/Filipino students. This pattern holds true for all segments with the largest degree of difference shown with responses from the four-year public institutions.

The majority of students in the survey sample (51%) with deficits of $550 are dependent undergraduates living away from home. The next largest group (30%) are self-supporting with resource gaps of $785. Thirteen percent with deficits of $385 are undergraduates living at home; 2% are dependent graduates with $825 deficits

and 4% are self-supporting graduates with gaps of $780. Although the percentages vary significantly, the pattern of deficits by dependency status hold true to form for all segments of higher education.

In summary, it is possible to use this data on financial deficits to estimate the shortage in resources and student aid, institution by institution, by segment and for the entire state. Depending upon assumptions and variables used, it is possible to estimate additional resources required in the state ranging from $700,000 to $36 million. Additional grant assistance is required to close the gap for low and middle-income families and additional self-help assistance is needed for all students. The vast majority of students plan to continue their education despite a shortage in resources, but there appears to be a breaking point beyond which students plan to drop-out or stop-out. Most of the students with remaining need have not applied for student aid, and it appears that extra efforts are needed to inform these individuals of student aid opportunities. Women and minority students indicate that they more often have deficits in resources and in larger amounts than is true for the typical white male students in higher education. Real financial barriers do exist for many college students in Washington and the opportunities are not equal.

CHAPTER VIII

SPECIAL STUDENT GROUPS

In the past decade, higher education and society in general have become increasingly aware of the special problem facing certain of its constituant groups particularly ethnic minorities and more recently, women. This chapter attempts to compare selected profile and financial data for these groups with the survey population norms. Four sub-populations are considered: Women, Black/Afro American students, Chicano/Mexican American and other Spanish-Speaking students, and Oriental/Asian American students (including Filipinos). A separate analysis of the American Indian/Native American respondents was also planned for the section but, as noted in Chapter III, the number of American Indian respondents seems to be significantly overstated and the data too questionable to sustain an analysis.

BLACK STUDENTS

The Black student is much more likely to live away from home than is the total student body. For instance, only 8.7% of community college Black students live at home compared to 26.5% of the total group. The exception to this pattern is found in Blacks attending private schools (10.8% Black students live at home vs 8.4% of all students). Black students are also more likely to be self-supporting. The most striking example of this is found at the private schools (51.8% of Black students are self-supporting compated to only 19.4% of the total enrollment). The smallest difference between self-supporting Blacks and the total enrollment is found at community colleges (42.7% Black students compared to 32.9% of the total). (see Table 1, Appendix VIII).

The Black student is more likely to be married except at the community college where the percentages are nearly the same (28.4% married Black students vs 27.8% of the total group). The greatest difference is at four-year public institutions (32.7%

of Blacks are married as compared to only 24.4% of the total enrollment). Private schools report that 23.4% of their Black students are married vs 16.2% of all students. The smallest percentage of separated, divorced or widowed students are also reported at private institutions. (see Table 1, Appendix VIII).

At the community colleges, more Black students aspire to a bachelor's degree or higher (63.4%) than is true of the survey population - 58.8%). However, the percent of all public four-year institution students aspiring to this level is 10 percent higher than it is for Black students (94.8% vs 84.2%). An extremely high percentage of Black students attending four-year institutions intend to complete a doctorate, 31.6% as contrasted to 21.9% for the total student population.

While Black students generally have higher educational aspirations, their grade point averages are reported to be lower in all three types of institutions. The comparative mean grade point averages as reported by the students are:

TYPES OF INSTITUTIONS	BLACKS	TOTAL STUDENT BODY
Two-Year Institutions	2.82	2.93
Four-Year Public Institutions	2.94	3.05
Four-Year Private Institutions	2.59	2.94

The Black student tends to be equally persistent in his education. More Blacks (85.4%) than the total group (80%) plan to return next fall. This pattern is not consistent at four-year public institutions where 73.5% of the Black students will return compared to 78.7% of the total student body. (see Table 2, Appendix VIII).

The parental income of the Black student is considerably lower than that of the total student body for all three types of institutions. The greatest difference occurs at the private schools where the mean parental income of Black students is slightly over one-half of that for the total student body ($7520 vs $14,670). There is also a substantial difference in parental income found at the four-year public institutions ($7810 for Blacks compared to $13,980 for the total). There is a slight leveling off of this pattern at the community colleges ($9680 for Blacks

compared to $11,450 for the total). The percentage of Black students with parental incomes of less than $6000 is much larger than it is for the total sample; the comparative percentages are:

TYPES OF INSTITUTIONS	BLACKS	TOTAL STUDENT BODY
Two-Year Institutions	45.9%	22.1%
Four-Year Public Institutions	47.0	15.8
Four-Year Private Institutions	51.3	14.9

As might be expected, the parental contribution reported by Blacks is lower than the survey norm. The only exception to this pattern is at the community colleges where Black students report a higher contribution ($580) than the total group ($440) even though the mean expected College Scholarship Service contribution is lower ($1280 vs $1530).

In all three types of institutions, Black students are more likely to apply for and receive financial assistance. This is especially true at four-year private schools where 60.9% of Black students apply for aid vs 37.4%. The percentage of Black aid applicants decreases at the community colleges (27.5 % of Black students compared to 21.9% of the total number of students). (see Table 3, Appendix VIII). A greater percentage of Blacks also receive aid in all three types of institutions:

TYPES OF INSTITUTIONS	BLACKS	TOTAL STUDENT BODY
Two-Year Institutions	21.4%	15.0%
Four-Year Public Institutions	43.0	19.3
Four-Year Private Institutions	40.0	28.1

At all but private institutions, the Black students report a higher average budget for nine months than does the total student body. The differences are explained by higher room and board costs (except at community colleges), clothing, recreation and miscellaneous expenses). To help meet this higher budget, the Black student earns more and borrows more. (see Table 4, Appendix VIII).

CHICANO STUDENTS

Those students in the survey population who reported themselves to be Chicano/ Mexican American or Other Spanish-Speaking American reported grade point averages slightly less than reported by the total group. The greatest difference occurs at the private institutions where the grade point average difference is .21. The following table compares Chicanos with the total enrollment:

TYPES OF INSTITUTIONS	CHICANOS	TOTAL STUDENT BODY
Two-Year Institutions	2.91	2.93
Four-Year Public Institutions	2.98	3.05
Four-Year Private Institutions	2.73	2.94

The educational aspirations of Chicanos are slightly lower than those expressed by the total student survey. The largest difference in Chicanos intending to receive a bachelor's degree or more occurs at four-year private institutions (86.4% Chicanos plan on a bachelor's degree or more compared with 92.8% of the survey population). The averages at four-year public institutions are $8,319 for Chicano families and $13,975 for the total survey. The Chicano student also comes from a family with significantly lower income than the average reported for the total survey population. Chicanos attending private institutions indicate a difference of $2745 ($11,925 for Chicanos, $14,670 for the total). In the community colleges, Chicanos show a significant difference ($7048 vs $11,956). When students from families with incomes of less than $6000 were compared, the Chicano made up a considerably larger percentage of this group at all segments:

TYPES OF INSTITUTIONS	CHICANOS	TOTAL STUDENT BODY
Two-Year Institutions	54.0%	22.1%
Four-Year Public Institutions	43.5	15.8
Four-Year Private Institutions	30.0	14.9

Given the lower family income, it is not surprising that parental contribution is also lower than the total population mean. Chicanos from community colleges report a sizeable difference in funds from home compared to the total group ($180 for Chicanos vs $440 for the total). The most dramatic difference, however, occurs at four-year public institutions where the difference in expected contribution is $430 ($200 for Chicanos compared to $630 for the total). The differential at four-year private institutions is the smallest ($830 for Chicanos, $1000 for the total group). (see Table 5, Appendix VIII).

Chicanos tend to work about the same number of hours at all three types of institutions. It is interesting the note that although Chicanos work about the same, their earnings are much lower. Community college Chicano students earn 92.7% of the average earnings for the total population; four-year public institutions Chicano students earn 87.9% of that total; and in four-year private institutions, the comparable figure is 88.2%.

Chicanos borrow less at two-year and four-year public institutions to meet their expenses. Chicanos attending four-year private institutions borrow slightly more ($1,990 for Chicanos, $1,720 for the total group). (see Table 5, Appendix VIII).

ASIAN/ORIENTAL AND FILIPINO STUDENTS

The Asian/Oriental and Filipino background student comprises 3% of the total survey population. They represent 3.9% of the survey population in all four-year institutions and 2.1% of the community college sample. Asian American students are the largest minority group in the Washington SRS Study, and their responses to the SRS questionnaire differ significantly in many areas from the responses of the total survey population.

Asian/Oriental American students have substantially higher academic aspirations than the total student group. This expectation difference is most noticeable at the

doctorate level where 36.7% of the Asian American students at the senior public institutions indicated their desire to complete a doctoral program as compared to 21.9% for the survey sample. Comparable doctoral aspiration levels at the independent institutions and community colleges (Asian American first) are 19.6% and 16.9% and 18.3% and 8.6% respectively. The Asian student is almost more persistent than his classmates with approximately 4% more Asian Americans reporting that they will return to school in the fall. Academically, there is no appreciable difference in the grade average of Asian background students and the total student body.

The Asian American also reports what can only be interpreted as a more consistent and traditional family relationship. He is much less likely to be self-supporting than are most students and is more likely to be a single dependent student living with his parents. The family relationship is demonstrated most clearly by the responses to the parental support questions. In all three segments, Asian American students report mean family incomes of from $1800 to $3400 per year less than the mean income of all other students; yet the average amount of parental support is from $30 to $140 higher than the total survey average. Asian/Oriental parents apparently make the greatest financial sacrifice of any reporting group in assuring a higher education for their children.

Asian background students are more likely to seek financial aid than the total sample population, but are less likely to receive aid. They tend to borrow more (if less often) at the community colleges and independent colleges and universities, but report a lower indebtedness at the public four-year institutions.

Asian Americans also report working an average of from 1 to 3½ hours less per week during the school year than the total survey population and as a result of the fewer hours worked term-time and lower summer earnings, report annual earnings $400 to $800 below that of the total population. One of the most prevalent trends identified from the SRS data is the large number of students seeking or being forced to seek financial and legal emancipation. This trend is noticeable among the Oriental/Asian and

Filipino American students but does not occur as frequently as it does among the total population. Most of the characteristics displayed by this group of students would fall into the historic and traditional categories of the average American students as he was thought of five to ten years ago. (see Tables 6 & 7, Appendix VIII for documentation of this section).

WOMEN STUDENTS

At both the graduate and undergraduate level, women are much less likely to be self-supporting than men which very likely relates to the fact that a greater percentage of men than women who are attending college are married. At the community college, 23.8% of women are self-supporting as compared with 44% of the men; at the four-year public institution, 21.8% are married as compared with 41% and 12.3% as compared with 31.7% at the private college. Women and men are least likely to be self-supporting at the private colleges. Only at the community college level are women more likely to live at home than men (27.7% vs 26.1%) while at the private college, men are more likely to reside at home (8.6% men vs 7.8% women). At the four-year public university level, the same percent of men reported living at home as did women. (see Table 9, Appendix VIII).

Women students in all institutions are more likely to be single than men - 68.9% vs 63.8% at the community college; 87.9% women in four-year publics vs 75.6% men at same; and 79.1% women vs 67.1% men in private institutions. (see Table 9, Appendix VIII).

Women are also less likely to pursue advanced degrees than men as is evidenced in responses at all levels. Of the women respondents, 24.6% in the community colleges indicated their plan to pursue degrees beyond the bachelor's degree (31.7% of men); comparable figures are 47.2% of the women vs 64.7% men at the four-year publics while 43% of the women expressed aspirations for advanced degrees at the private institutions vs 58.6% of the men. In spite of their lower educational aspirations, women perform better academically than men at all institutional levels: 3.0 GPA vs 2.9

at the community college; 3.1 vs 3.0 at the four-year public college/university; and 3.0 compared with 2.9 in the private institution. The persistence rate for women, in spite of their better academic successes, is consistently and, in the case of community college students, significantly less than for men. At the two-year level, only 83.9% of the women reported they would return for the next academic year or graduate at the end of the current one as compared with 97.6% of the men. At the four-year public level, the difference in persistence between women and men is very little, 92.7% vs 95.2% and the same is true for those attending private institutions, 95.7% vs 96.4%. (see Table 10, Appendix VIII).

The mean parental income for women is slightly greater than that for men at the community college ($12,680 vs $11,670) and public four-year institutions ($14,610 vs $13,920); but the mean parental income for men at four-year independent schools is greater for men than for women ($15, 010 vs $14,840). In the consideration of low-income families, fewer women than men come from family income levels under $6000 at the community college (19.4% women vs 22.6% men) and four-year public institution (13% vs 15.7%). In the private school, both men and women are equally likely to be from families with incomes under $6000.

The CSS expected parental contribution for women is about the same as for men at the community college level ($1580 as compared with $1540 for men), but at the four-year public level, it is significantly less than for men ($1860 vs $1920) even though women reported higher mean average incomes than did the men. At the independent institution, the CSS expected contribution was greater for men than for women ($1980 for the men vs $1850 for the women); but the mean income for men was also higher in this segment ($15,010 men and $14,840 for women). Although CSS calculations in all cases but one indicate that men students should receive greater parental support than women, this is not in fact the case. Women reported receiving slightly higher parental contribution than men at the community college ($600 vs $340) and significantly more at the four-year public ($850 vs $490) and

four-year independent ($1250 vs $830).

STUDENT-REPORTED PARENTAL CONTRIBUTION	WOMEN	MEN	
Two-Year Institutions	$ 600	$ 340	
Four-Year Public Institutions	850	490	(see Table 11)
Four-Year Private Institutions	1,250	830	

The total nine-month academic budget for women is considerably less than the same budget for men at the institutional levels. Women report a budget of $1770 vs a $1960 budget for men at the community college; $2260 vs $2660 at the four-year public level and $2870 vs $3110 at the private institution. The most dramatic differences in the men and women's budgets appears to be within the room and board category. Women are more likely to live with a group of people and they also tend to have more economical food requirements resulting in a saving factor in this category. (see Table 12, Appendix VIII).

Women consistently show lower personal incomes than men, the greatest variance being reported at the four-year independent school level ($3080 for men vs $1760 for women). At the community college, men report personal incomes of $3700 vs $3000 for women and the difference at the four-year public level is about $1000 with women reporting $2590 while men indicate $3500. Interestingly enough, women seem to have more income at the two-year public level and the amount proportionately diminishes at the four-year public ($2590) and four-year independent ($1760) respectively. The probable cause for this substantial difference would seem to be that women attending community colleges are more likely to be employed than those attending four-year public and private colleges. On the whole, women attending public institutions, both two and four-year, report less indebtedness than men, ($1230 vs $1410 at the community college and $1670 vs $1800 at the four-year level). However, women actually report slightly greater indebtedness than men at the four-year private institutions, $1720 vs $1710.

In all segments, women earn less and borrow more often than men while attending college. Statistics are not available for the number of hours women are employed vs men; however, if traditional patterns hold true, we would expect that women are paid on the average substantially less than men.

For all employment programs, term-time and summertime, both on and off-campus, women earn on the average of $900 less than men. At the community college level, women earn $1100 vs $2100 reported earned by men; women report $1170 vs $2050 for men at the four-year public level and $1080 vs $1880 at the independent four-year college. Except at the community college level where women report average grants and scholarships greater than men ($110 vs $100), women report smaller grants and scholarships in four-year institutions ($140 vs $190 at four-year publics and $260 vs $290 at four-year privates).

Other federal and state benefits which include G.I. benefits, Social Security, Vocational Rehabilitation and public assistance, men average greater benefits than women. Since the G.I. program is the single largest program available at all institutional levels and men are more generally the beneficiaries of this program, it is not surprising that the average benefits for men are substantially higher than benefits for women. Unfortunately, male/female statistics for each of these programs is not available, but it would be interesting to consider the average variance between benefit recipients if G.I. Bill benefits were deleted. At the two-year level, men report benefits of $1580 as compared with $1190 for women; at the four-year public level, men indicate $1550 vs $1200 benefits for women; and $1500 vs $1010 at the four-year independent schools.

During the 1971 academic year, women tended to borrow more heavily than men at all three levels; the average per capita indebtedness is $110 vs $100 at the community college, $220 vs $220 at the four-year publics, and $280 vs $260 at the private four-year institutions.

Women in general seem to have substantially fewer resources than men although women's parents offer more support than do men's. Generally men have more substantial earnings and savings than women; thus making up for the difference and driving the average resources for men substantially higher than women's available resources.

STUDENT-REPORTED RESOURCES	WOMEN	MEN
Two-Year Institutions	$2,200	$3,060
Four-Year Public Institutions	2,670	3,360
Four-Year Private Institutions	3,030	3,570

Women demonstrate a greater financial need than men at the community college, $1220 vs $1150. At the four-year public level, women show a need of $1270 vs $1430 for men and $1650 vs $1740 at the four-year private institution. (see Table 12).

SUMMARY

Women attending Washington colleges tend to be single dependent undergraduates with a financial need slightly less than that for men ($1380 vs $1440). They tend to borrow more, earn less, and receive smaller grants and scholarships and other benefits than do men. Women tend to live more cheaply than men, to have less personal income and more indebtedness. Most women students come from families with a slightly higher income than men students and do on the whole receive more parental support while in college than do men. Women in Washington consistently perform better than men academically although they are less persistent in their education and reveal fewer aspirations for advanced degrees.

CHAPTER IX

THE ROLE OF EDUCATIONAL LOANS

INTRODUCTION

Much of the recent discussion on financing higher education has centered on the importance of students loans in future financing structures.

Loans provide a means for a student to invest in his/her future and to pay for the schooling from the earnings that are attributable, at least in part, to the education they received. There is not, at present any national census on how much students can reasonably be asked to borrow. The indebtedness a student could carry would obviously vary in accordance with his future earning power and the terms of the loans. The chapter looks at two main components of the loan question. Part A reviews the present indebtedness of the Washington students in the SRS population. Part B concentrates on the availability of Federally-Insured Student Loans, potentially the largest single source available to students. One note on Part B would be in order.

A substantial number of students report being turned down for Federally-Insured Student Loans. It is probable that many of the turn-downs are in fact turn-offs where a student was discouraged from applying.

The patterns portrayed in Part B may be as much a function of the interaction of students with individuals within leading institutions as it is of bank policies that place restrictions upon the loan program. Whatever the reasons may be, Part B does identify some apparently serious problams in the Federally-Insured Student Loan Program as it exists in Washington.

CHAPTER IX - PART A

LONG-TERM EDUCATIONAL LOAN INDEBTEDNESS OF STUDENT BORROWERS

Of the 27,623 students in the statewide sample, 6509 respondents (23.6%) indicated that they did owe money under long term educational loan programs. The profile of their responses is as follows:

TOTAL INDEBTEDNESS -STUDENT (AND SPOUSE)	PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
TOTAL NUMBER BORROWING	3165	48.5	1452	22.3	1901	29.2	6509	100
AMOUNT BORROWED								
$ 1 to 499	489	15.5	160	11.0	465	24.5	1114	17.1
500 to 999	705	22.3	304	20.9	613	32.2	1622	24.9
1000 to 1999	625	19.8	332	22.9	317	16.7	1274	19.6
1500 to 2499	697	22.1	388	26.7	299	15.7	1384	21.3
2500 to 3499	337	10.7	151	10.4	104	5.5	592	9.1
3500 to 4499	142	4.5	65	4.5	34	1.8	241	3.7
4500 to 5999	78	2.5	28	1.9	22	1.2	128	2.0
6000 to 7499	61	1.9	19	1.3	28	1.5	108	1.7
Over 7500	22	0.7	5	0.3	19	1.0	46	0.7

In analyzing the long term borrowing patterns of the respondent population, there are several important factors to be kept in mind. The students reporting educational indebtedness have been caught at one particular stage of their academic (and borrowing) career. Eighty-five percent of the survey population indicated that they would be returning to school in the fall. If 85% of those borrowing

also plan to return, we can expect most of them to have to continue to borrow to finance their education. They survey is also heavily weighted towards lower division students (58%) who consistantly report lower total borrowing, having been in school less time. Average loan burdens for borrowing lower division students at 4-year public institutions is reported as $1050 as contrasted with $1730 reported by upper division students and $2460 for graduate students. Comparable figures for the respective class levels at independent institutions are $1320, $1930, and $2700.

During the 1971-72 school year, 4772 students reported receiving educational loans. This is 73.3% of all students reporting long term indebtedness. Two tentative propositions could be proferred to explain the high correlation between 1971-72 borrowing and total borrowing. The first is that students who have to borrow tend to borrow almost every year and therefore will normally show up in both current and total borrowing categories. The second proposition would suggest that the large number of current year borrowers reflects a real increase in the numbers of students borrowing for educational expenses and that both the number of students borrowing and the total indebtedness of students is on the increase and will result in total loan burdens substantially higher than the average indicated in the survey response.

In support of the second proposition is the marked increase in self-supporting students that college financial aid officers have been noting for several years. Of the 4-year public institution survey population, 21.6% of the respondents are self-supporting undergraduates (and 41.4% report borrowing) and 11.5% are self-supporting graduate students (of whom, 45.4% have borrowed). A similar pattern exists at the community colleges and independent institutions. There are more self-supporting students (37.1% and 22.6% respectively) and these are the students who must rely most heavily upon loans (46.6% and 32.9% of borrowers respectively).

If the trend towards self-supporting by more and more students continues, it will invariably lead to higher total indebtedness.

WHO IS BORROWING

An analysis of the ethnic backgrounds of borrowers clearly indicates that Black and Chicano students rely much more heavily upon loans than do white or Oriental students.

In public 4-year institutions, 51.0% of the Black students borrowed as did 57.4% of the Chicanos as contrasted with 29.6% of white students and 28.3% of Oriental background students. Average indebtedness for these groups varied greatly, however, with Blacks reporting the highest total indebtedness ($1970) and Chicanos the least indebtedness ($1260) and whites and Orientals falling in between with $1730 and $1530 respectively.

For independent institutions the comparable figures for percent having borrowed and average total indebtedness were: Blacks - 42.2% and $1640; whites - 34.2% and $1690; Chicanos - 72.7% and $1980; and Orientals - 32.9% and $1760. There were only 22 Chicanos in the independent sample so the number is not large, but it is interesting to note the Chicano switch from lowest average indebtedness in 4-year publics to the highest loan burden in the private segment.

Fewer students borrowed and owed less if they did borrow in the community colleges but again the pattern was the same with 23.7% of the Blacks owing an average of $1470 as compared to 26.8% of the Chicano students (owing $690 on the average) and white students 14.2% and $1320, and 10.2% and $1490 for Oriental students.

In the public four-year institutions, men are slightly more likely to borrow than are women and owe somewhat more on the average ($1800 versus $1670). In the independent colleges, women are overrepresented by almost one percent in

the borrowing population and have slightly higher average debts ($1720 versus $1710 for men). Women are also the majority (53 out of 103) of those borrowers at independent colleges reporting indebtedness of over $3500. At the community colleges women (43.2% of survey population and 47.9% of borrowers) are significantly more likely to borrow than men but report slightly lower indebtedness ($1230 versus $1410 for men).

PARENTAL INCOME AND BORROWING FREQUENCY

PARENTAL INCOME	UNDER $6,000	6,000 to 8,999	9,000 to 11,999	12,000 to 14,999	15,000 to 17,999	OVER 18,000
FOUR-YEAR PUBLIC INSTITUTIONS						
PERCENT OF SURVEY POPULATION	14.2%	12.3%	16.5%	17.2%	12.1%	27.7%
PERCENT OF BORROWERS	20.4%	17.0%	16.3%	18.4%	8.9%	12.8%
AVERAGE INDEBTEDNESS	$1570	$1570	$1760	$1920	$1590	$1880
INDEPENDENT INSTITUTIONS						
PERCENT OF SURVEY POPULATION	13.8%	13.9%	14.9%	16.0%	10.9%	30.5%
PERCENT OF BORROWERS	19.7%	20.4%	19.8%	15.5%	10.6%	14.1%
AVERAGE INDEBTEDNESS	$1540	$1620	$1690	$2010	$1710	$1720
COMMUNITY COLLEGES						
PERCENT OF SURVEY POPULATION	19.9%	15.7%	18.3%	16.7%	9.8%	19.6%
PERCENT OF BORROWERS	25.0%	19.4%	15.6%	16.1%	7.0%	9.4%
AVERAGE INDEBTEDNESS	$1080	$1140	$1380	$1590	$1700	$1540

In all types of institutions, students from families with incomes below $9000 are consistently borrowing more often than students from higher income families. Conversely, the average indebtedness of the lower income students is also lower than

that of their higher income classmates. This could be caused by more cautious borrowing by lower income students but it could also be influenced by overrepresentation of lower income students in lower division programs and in the community colleges where indebtedness is obviously less as it is for two years of education rather than four or more years. The latter is probably the biggest factor although low income students do seem to be more cautious about acquiring large debts.

Lower income students are more often financial aid recipients than students from higher income families so it is not surprising to find that aid recipients (who are more likely to borrow than non-recipients) report lower average indebtedness than non-aid applicants; $1760 for non-applicants versus $1690 for aid recipients in the public four-year institutions and $1840 versus $1660 respectively in the independent institutions with comparable figures of $1540 and $1040 in the community colleges. The amount of money an aid recipient can borrow is usually limited to that amount for which he can objectively demonstrate financial need. The lower indebtedness of aid recipients is undoubtedly a result of limiting his borrowing to his needs. The new higher education amendment of 1972 extends need analysis to the Federally Insured Student Loan Program. It is probable that need analysis will lower the average amount borrowed particularly for students from higher income families and thus lower total indebtedness for these students who at present tend to borrow more per loan when they do borrow.

With 17.2% of the borrowers reporting total indebtedness of over $2500 and 2.4% exceeding $6000 in total debt, substantial numbers of students borrowing large sums of money to finance their education.

And although the pattern is not yet clear, one inference that can be drawn from the data would indicate that more students are loan dependent than ever before; and that the outside limit of reasonable loan burdens under existing program regulations is being approached by an increasing number of students.

CHAPTER IX - PART B

THE AVAILABILITY OF FEDERALLY-INSURED STUDENT LOANS

There has been considerable concern about the difficulties students may be encountering in securing Federally-Insured Student Loans from lending institutions participating in the federal loan program. As a result of this concern, students who had attempted to borrow under the FISL program were asked a series of questions about the loan application process. Their answers indicate clearly that serious problems do exist in the FISL program in Washington.

HOW IMPORTANT ARE FISL LOANS

Of the 27,623 students in the total survey population, seven percent (1942 students) reported borrowing under the FISL program during the 1971-72 school year.

FISL BORROWERS IN 1971-72

TYPE OF INSTITUTION	NUMBER OF BORROWERS	AVERAGE LOAN	PERCENT OF POPULATION
FOUR-YEAR PUBLIC INSTITUTIONS	975	$1,010	9.3%
INDEPENDENT INSTITUTIONS	403	1,100	9.5
COMMUNITY COLLEGES	564	1,020	4.4

Students at four-year institutions were considerably more likely to borrow than were community college students, although the average amount borrowed by the respondents remained relatively constant regardless of the type or cost of the institution attended.

FISL program loans are not the major source of educational loans for the survey population. Respondents reported receiving 1895 National Defense Student Loans during 1971-72 school year plus several hundred more Nursing and Health Professions Loans. Thus, the campus-based federal student loans were a more important source of funds than were the bank initiated FISL loans.

This is contrary to the pattern in many states where the state guaranty loans or direct FISL loans are by far the major source of student borrowing.

One reason for the lesser reliance on FISL program loans may be the difficulty students encounter in securing their loans from banks and other participating lending institutions.

SUCCESS OF POTENTIAL BORROWERS IN SECURING LOANS

HAVE YOU EVER RECEIVED A FEDERALLY-INSURED STUDENT LOAN?	PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
	N	%	N	%	N	%
NO. I WAS REFUSED A LOAN BY THE ONLY BANK THAT I CONTACTED.	311	16.3%	139	17.4%	907	22.8%
NO. I TRIED TWO OR MORE BANKS AND COULD NOT OBTAIN A LOAN.	105	5.5	63	7.9	286	7.2
YES. I OBTAINED A LOAN, BUT I WAS INITIALLY TURNED DOWN BY AT LEAST ONE OTHER BANK	216	11.3	87	10.9	432	10.8
YES. I RECEIVED A LOAN FROM THE FIRST BANK I CONTACTED.	1,271	66.8	508	63.7	2,360	59.2
TOTAL NUMBER OF RESPONDENTS	1,903		797		3,985	100%

As the table indicates, large numbers of students are encountering difficulties in obtaining FISL loans. Overall, 70% of potential applicants do succeed in receiving loans with 10.8% having to go to two or more banks before finding an institution willing to lend them money.

Students at four-year institutions were much more likely to obtain a loan than were students at community colleges (78.1% at four-year publics, 74.6% at independent institutions vs 55.2% borrowing success at the community colleges).

Of those students who persevered after being turned down by at least one bank, 60% finally succeeded in obtaining a loan.

The reasons for a bank refusing a loan most frequently cited by the respondents were:

A. No loans to freshmen or sophomores (22.7%).

B. No loans to non-depositors (13.1%).

C. Bank had lent all the money available for the program (12.5%).

D. No reason given by the bank (13.9%).

E. Other reasons (37.8%).

White students were also much more likely to receive FISL loans than non-white students (71.6% eventual success rate vs 55.8% for non-whites). This pattern is particularly pervasive among community college respondents where 64.3% of the non-white applicants were refused loans.

Students were also asked if they obtained the full amount of the loan for which they had applied (under the legal limit of $1500). More than 80% of the respondents from four-year institutions indicated that they had received the full application amount while 65.2% of community college borrowers responded affirmatively to the same questions.

In most cases, the student himself decided on the amount he wished to borrow (70.5% at four-year publics, 61.5% at independents and 60.2% at community colleges), but in mary cases, the bank (17.1%, 23% and 21.3% respectively by institutional type) or campus financial aid officer (12.4%, 15.5% and 18.5%) set the application amount.

SUMMARY

From the student responses to the questions on the Federally-Insured Student Loan Program, it is evident that the direct lending institution program as it presently functions in Washington is less than an ideal vehicle for providing educational loans for students. Of the respondents, 40.8% were turned down by at least one bank and 30% of the total respondent group were unable to secure a loan at all.

If higher costs or changing financing patterns should increase the demand for educational loans, then some incentives for lending institutions to increase their willingness to make loans would have to be developed.

CHAPTER X

ESTIMATING THE IMPACT OF NEW FEDERAL STUDENT AID LEGISLATION

In June, the President of the United States signed into law the "Education Amendments of 1972", a landmark piece of legislation that will have major impact on student financial aid and other important higher education programs. In its omnibus form, the Bill covers a wide array of programs and issues in Higher Education, continues most of the legislation enacted during the 1960's with amendments, and introduces several major new concepts in federal financing of education. New programs are authorized including Basic Educational Opportunity Grants, State Scholarship Incentive Grants, general aid to institutions of higher education, and community college assistance.

It will take some months before the Bill and all of its impact will be understood. How this legislation will operate will depend greatly on the moneys that are yet to be appropriated, and on the guidelines and regulations for the programs as determined by the Commissioner of Education. For the purposes of this report, however, the Student Resource Survey responses were analyzed in terms of what is known about the potential impact of the Basic Grant program on student aid programs in the State. Half-time students, now eligible for all Federal student aid programs, were included in all data cross-tabulations and evaluations, and estimates were made on the numbers of students to be reached with the new Basic Grants program.

Under the Basic Grant Program, every student will be entitled to receive a grant as the foundation for all other student assistance programs. If fully funded, students would receive up to $1400 less the expected family contribution (to be determined by the Commissioner of Education, but assumed to be the same as CSS expectations), or half the cost of attending college, whichever is less. In the event, as expected, that appropriations are insufficient to meet the full entitlement, then Basic Grants are to be reduced on a prescribed graduated scale and are not to exceed 60% of "need" if funding for the program is between 75 and 100% of the authorized level or 50% of

"need" if the funding level is less than 75%. Examples of Basic Grant amounts, entitlements, and awards under various levels of college cost and program funding are given below:

COLLEGE COST	FAMILY CONTI-BUTION	FINANCIAL NEED	BG AMOUNT	FULL FUNDING ENTI-TLEMENT/AWARD	75-99% FUNDING AWARD	LESS THAN 75% FUNDING AWARD
$3,000	$ -0-	$3,000	$1,400	$1,400	$1,050	$1,050
3,000	500	2,500	900	900	630	630
2,500	500	2,000	900	900	630	630
2,000	500	1,500	900	900	630	630
1,500	-0-	1,500	1,400	750	900	750
1,500	500	1,000	900	750	600	500
1,500	1,000	500	400	400	200	200

For each institution and segment of higher education in this study, an analysis was made of the estimated Basic Grant eligibility for dependent undergraduate students, using student-reported total college budget data and CSS expected parental contributions. Self-supporting students were identified as being potentially eligible for Basic Grants, but the method of determining award amounts is not specified in the law and it is not now possible to speculate on the pertinent guidelines and regulations yet to be developed.

Highlights of the Basic Grants analysis are presented in the following table:

BASIC GRANT ANALYSIS[1]

	FOUR-YEAR PUBLIC INSTITUTIONS	INDEPENDENT INSTITUTIONS	COMMUNITY COLLEGES
PERCENT OF DEPENDENT UNDERGRADS ELIGIBLE FOR B.G.	19%	24%	18%
PERCENT OF ABOVE NOW RECEIVING AID	29%	43%	25%
AVERAGE FULL-FUNDING AWARD	$738	$834	$654
PERCENT ENROLLED FULL-TIME	85%	91%	83%
AVERAGE 50% NEED AWARD	$ 478	$ 564	$ 408
AVERAGE FULL-TIME AWARD	491	582	429
AVERAGE PART-TIME AWARD	383	378	304
AVERAGE STUDENT EXPENSE BUDGET	2,490	2,990	1,870
PERCENT OF SELF-SUPPORTING UNDERGRADS	22%	21%	36%
PERCENT OF ABOVE NOW RECEIVING AID	19%	35%	25%
AVERAGE STUDENT EXPENSE BUDGET	$2,840	$3,580	$2,305

[1]See Appendix X, Table I for the complete analysis

It is interesting to note that only 18% of the undergraduate students at the community colleges are estimated to be dependent and eligible for Basic Grants, compared to 19% for Four-year public institutions and 24% for private college and universities. First reactions are to expect a reverse order of such percentages, but further analysis of the data indicated that the high percentage (36%) of self-supporting students in the community colleges is responsible for this phenomenon. Self-supporting students report an average family income of approximately $9,870 at the community college, with dependent students reporting an average of $13,250. The overall average of $11,960 and the income distribution for the whole is distorted, then, by the self-supporting student picture. The private institutions show the highest percent (24%) of Basic

Grant eligible undergraduate dependent students and they have the lowest percentage (21%) of self-supporting students.

One critical factor identified in the analysis for Basic Grants is that 75% of the community college undergraduate dependent students estimated to be eligible are not now receiving any financial aid from the institutions. (In fact, 63% reported that they had not even applied for financial aid). This holds true for 71% of the four-year public institution students and for 57% of those enrolled at private colleges and universities. If these percentages hold, the potential dollar impact of Basic Grants on student aid will be extremely significant.

The actual award schedule for Basic Grants will be prepared by the U.S. Office of Education, after the family contribution rates are determined and the amount of appropriations becomes known. Institutions will be asked to estimate the numbers of enrolled undergraduates eligible for Basic Grants, but all students with established eligibility are entitled to the determined award amounts regardless of institutions estimates or its participation in other student aid programs.

The data reported from this survey should make it possible to estimate the numbers of Basic Grant eligible undergraduate students and, once the award schedule is available, to estimate the dollars of foundation assistance that will be available by campus and segment and for the entire State. It is not now known how this new program is to fit with the supplementary E.O.G., work-study, and Direct Student Loan programs in providing a "package" of aid for a particular student. But it is clear that informed estimates of Basic Grant availability will be required for an institution to prepare an application for sufficient supplementary funds.

APPENDIX

THE CHARTS, TABLES AND EXHIBITS IN THE APPENDIX ARE KEYED TO THE CHAPTERS IN THE REPORT PROPER.

THE SUPPORTING DOCUMENTATION FOR SEVERAL OF THE CHAPTERS WAS INCLUDED IN THE BODY OF THE REPORT AND IS NOT REPRINTED IN THIS SECTION. THEREFORE, THERE IS NOT AN APPENDIX ENTRY FOR EACH CHAPTER.

CHAPTER II - APPENDIX II

METHODOLOGY

34. (...) Washington State Need Grant

35. (...) Federal grants: Educational Opportunity Grants, Nursing Scholarship or Health Professions Scholarship

36. (...) Law Enforcement Education Program Grant (L.E.E.P.)

37. (...) Institutional grants or scholarships (Also include EOP grants, fellowships, and traineeships)

38. (...) Scholarships or grants or fellowships from sources not previously listed

39. (...) Bureau of Indian Affairs

40. (...) G.I. Bill

41. (...) Social Security

42. (...) Public Assistance

43. (...) State Vocational Rehabilitation—Employment Security

44. (...) Other Federal or State benefits not previously listed

LOANS

45. (...) National Defense Student Loan, Nursing or Health Professions Student Loan

46. (...) Law Enforcement Education Program Loans (L.E.E.P.)

47. (...) Federally Insured Student Loan, or other state guaranteed loans (loans obtained through banks or other lending agencies)

48. (...) Institutional long-term loans not previously listed

49. (...) Other loans (exclude college emergency loans)

ADDITIONAL FINANCIAL INFORMATION

50. What was the approximate amount of 1971 income (yours and spouse's) from employment before taxes (exclude all gift aid and loans)?

(0) ☐ $0 to $999
(1) ☐ $1,000 to $1,999
(2) ☐ $2,000 to $2,999
(3) ☐ $3,000 to $3,999
(4) ☐ $4,000 to $4,999
(5) ☐ $5,000 to $5,999
(6) ☐ $6,000 to $7,499
(7) ☐ $7,500 to $8,999
(8) ☐ $9,000 to $11,999
(9) ☐ $12,000 and above

51. How much do you (and your spouse) owe for all long-term student loan programs?

(0) ☐ $0
(1) ☐ $1 to $499
(2) ☐ $500 to $999
(3) ☐ $1,000 to $1,499
(4) ☐ $1,500 to $2,499
(5) ☐ $2,500 to $3,499
(6) ☐ $3,500 to $4,499
(7) ☐ $4,500 to $5,999
(8) ☐ $6,000 to $7,499
(9) ☐ $7,500 and over

52. Did you apply for financial aid at your campus for 1971-72?

(0) ☐ No
(1) ☐ Yes, I applied for aid and it was granted
(2) ☐ Yes, I applied for aid, but I was told that I was ineligible
(3) ☐ Yes, I applied for aid, but I was told no funds were available
(4) ☐ Yes, I applied for aid, but I was denied—no reason for denial was given.

53. How did you find out that financial aid programs were available?

(0) ☐ Parents
(1) ☐ Friends
(2) ☐ High school counselor
(3) ☐ Printed notice
(4) ☐ Other

54. Indicate level of your frustration with this questionnaire. (This question is to relieve boredom and is optional.)

(0) ☐ No bother
(1) ☐ A slight bother but no difficulty in answering questions
(2) ☐ A real nuisance but no difficulty in answering questic
(3) ☐ A real hassle coupled with difficulty in answering questions
(4) ☐ What, another questionnaire?

55. (...) How many of your brothers or sisters are dependent on your parents or legal guardian for financial support?

56. (...) How many of these dependent brothers or sisters included in answer 55 are also in college this year?

57. Did your parents claim you as a dependent for Federal tax purposes for the calendar year 1971?

(0) ☐ Yes (1) ☐ No

58. Will your parents claim you as a dependent for Federal tax purposes in the 1972 calendar year?

(0) ☐ Yes (1) ☐ No

59. Are you receiving food stamps?

(0) ☐ Yes (1) ☐ No

OTHER QUESTIONS

60. When at college, where do you normally live?

(0) ☐ With parents
(1) ☐ With relatives
(2) ☐ University or college residence hall
(3) ☐ University or college apartment or house
(4) ☐ Fraternity or Sorority
(5) ☐ Off campus, non-college residence hall
(6) ☐ Rented room with or without board
(7) ☐ Other off-campus housing alone or with spouse
(8) ☐ Other off-campus housing with one or two roommates
(9) ☐ Other off-campus housing with three or more roommates

61. What is the distance from your living quarters to campus?

(0) ☐ I live on campus
(1) ☐ Under 1 mile
(2) ☐ More than 1 mile but less than 3
(3) ☐ More than 3 miles but less than 5
(4) ☐ More than 5 miles but less than 10
(5) ☐ More than 10 miles but less than 15
(6) ☐ More than 15 miles but less than 25
(7) ☐ More than 25

62. How do you usually get to your college campus?

(0) ☐ Walk
(1) ☐ Automobile
(2) ☐ Use public transportation
(3) ☐ Car pool
(4) ☐ Bike or motorbike
(5) ☐ College bus
(6) ☐ Hitchhike

63. How would you rate your academic achievement as measured by grades in college?

(0) ☐ Mostly A's (3.5 or higher)
(1) ☐ Mostly B's (2.5 to 3.4)
(2) ☐ Mostly C's (1.5 to 2.4)
(3) ☐ Mostly D's (below 1.5)
(4) ☐ No grades received as yet

64. Are you a veteran of the U.S. Armed Forces?

(0) ☐ Yes (1) ☐ No

65. How were you admitted to the college you are now attending?

(0) ☐ As a first-time freshman
(1) ☐ As a transfer from a Washington community college with an A.A. degree
(2) ☐ As a transfer from a Washington community college without an A.A. degree
(3) ☐ As a transfer from a Washington university campus
(4) ☐ As a transfer from a Washington state college
(5) ☐ As a transfer from a private Washington four-year institution
(6) ☐ As a transfer from a four-year non-Washington institution
(7) ☐ As a transfer from a two-year non-Washington institution
(8) ☐ As a graduate of a four-year institution
(9) ☐ Other

66. Are you planning to return to school in the fall (72)?

(0) ☐ Yes
(1) ☐ No—I plan to receive my degree
(2) ☐ No—I plan to drop out and return later
(3) ☐ No—I plan to drop out

67. Were you employed summer of 1971?

(0) ☐ No, and I did not seek summer employment
(1) ☐ No, but I did seek summer employment
(2) ☐ Yes, but could only secure part-time employment
(3) ☐ Yes, I worked full-time last summer

68. Have you ever applied for a Federally Insured Student Loan (loan obtained from a bank or lending agency—excludes loans from your college)?

(0) ☐ Yes (1) ☐ No

If you answered question 68 affirmatively, please respond to questions 69-72.

69. Have you ever received a Federally Insured Student Loan?

(0) ☐ No, I was refused a loan by the only bank (or other lending agency) that I contacted
(1) ☐ No, I tried two or more banks and could not obtain a loan
(2) ☐ Yes, I was refused a loan from the first bank contacted but received one from the second bank applied to
(3) ☐ Yes, I was refused a loan by two or more banks before I finally obtained a loan
(4) ☐ Yes, I received a loan from the first bank I contacted

70. Who determined the amount of the loan for which you applied? (The legal maximum for any one year is $1500)

(0) ☐ Myself
(1) ☐ The bank set the amount under $1500
(2) ☐ The Financial Aid Officer told me how much I could borrow without reducing my other financial aid

71. Did you obtain the full amount for which you applied?

(0) ☐ Yes (1) ☐ No

72. If you were refused a Federally Insured Student Loan what reason was given? (If refused more than once use the first reason given or the most common—one response only)

(0) ☐ No loans to freshmen or sophomores
(1) ☐ No loans to voc-tech students
(2) ☐ No loan to non-depositors (student and/or parents)
(3) ☐ Out of banking area
(4) ☐ I was told my grades were too low
(5) ☐ The bank had lent all of the money available for this program
(6) ☐ No loans given to married women
(7) ☐ Bank approved loan but Federal government would not insure loan
(8) ☐ Other
(9) ☐ No reason given

Appendix II
Exhibit A

CAMPUS .....

STUDENT RESOURCE SURVEY

Conducted by this institution in cooperation with the State of Washington Council on Higher Education.

SPACES 1, 2, and 3 are reserved for key punching campus code.

The purpose of this survey is to collect information for use in determining how students finance their education. The survey is also to be conducted at other public and private universities and colleges. The results will be helpful in the assessment of current methods of financing post-secondary education in this State and the adequacy of student financial aid programs. The information needed can be collected only from students. The success of this survey depends solely upon the accuracy of the data; we will be grateful for your cooperation.

You are not asked to provide your name or any other identifying data, and your responses will be completely confidential.

4. In which of the following programs are you enrolled?

(0) ☐ Agriculture Sciences
(1) ☐ Business Administration or Commerce Technologies
(2) ☐ Humanities or Social Sciences
(3) ☐ Physical and Life Sciences, Mathematics
(4) ☐ Engineering, Architecture, or Mechanical and Engineering Technologies
(5) ☐ Education
(6) ☐ Nursing
(7) ☐ Health Professions or Health Services and Paramedical Technologies
(8) ☐ Law, Public Affairs and Services, or Public Service Related Technologies
(9) ☐ Undeclared major or other

5. What is your current class level?

(0) ☐ High school senior
(1) ☐ College freshman—0-44 quarter credit hours
(2) ☐ College sophomore—45-89 quarter credit hours
(3) ☐ College junior—90-134 quarter credit hours
(4) ☐ College senior—135-179 quarter credit hours
(5) ☐ Fifth-year undergraduate
(6) ☐ First-year graduate or professional student
(7) ☐ Second-year graduate or professional student
(8) ☐ Third-year graduate or professional student
(9) ☐ Fourth-year (or more) graduate or professional student

6. What class load are you carrying?

(0) ☐ Less than ½ of a full-time course of study
(1) ☐ ½ to ¾ of a full-time course of study
(2) ☐ A full-time course of study

7. Age at nearest birthday:

(0) ☐ 17 or under
(1) ☐ 18
(2) ☐ 19
(3) ☐ 20
(4) ☐ 21
(5) ☐ 22-24
(6) ☐ 25-29
(7) ☐ 30-34
(8) ☐ 35-40
(9) ☐ 41 and over

8. Sex:

(0) ☐ Male (1) ☐ Female

9. How do you describe yourself?

(0) ☐ American Indian/Native American
(1) ☐ Black/Afro American/Negro
(2) ☐ Caucasian/White
(3) ☐ Chicano/Mexican American
(4) ☐ Filipino
(5) ☐ Oriental/Asian American
(6) ☐ Other Spanish-speaking American
(7) ☐ Other

10. Marital status:

(0) ☐ Never married
(1) ☐ Married
(2) ☐ Separated
(3) ☐ Divorced
(4) ☐ Widowed
(5) ☐ Other

11. (....) If you have children, how many of them are dependent on you for support?

12. Residence status for tuition purposes:

(0) ☐ Washington resident
(1) ☐ Non-Washington resident other than 5, 6, 7, 8, or 9 below
(2) ☐ Foreign student — Non-immigrant visa
(3) ☐ Immigrant — Washington residency established
(4) ☐ Immigrant — Washington residency not established
(5) ☐ Alaska resident
(6) ☐ California resident
(7) ☐ Hawaii resident
(8) ☐ Idaho resident
(9) ☐ Oregon resident

13. What is the highest level of education you plan to complete here or elsewhere?

(0) ☐ Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
(1) ☐ Master's degree (M.A., M.S., etc.) or first professional degree
(2) ☐ Bachelor's degree (B.A., B.S., etc.)
(3) ☐ Associated Art, Associated Technical degree (vocational-technical)
(4) ☐ Associated Arts degree (general studies)
(5) ☐ Non-degree terminal program between 1 and 2 years study
(6) ☐ Non-degree technical program—less than 1 year study
(7) ☐ No degree plans

FINANCIAL QUESTIONS

14. Whether you are independent of your parents or not, what was the approximate 1971 income of your parents or legal guardian before taxes (include income from all sources)?

(0) ☐ Less than $3,000 a year
(1) ☐ Between $3,000 and $5,999
(2) ☐ Between $6,000 and $7,499
(3) ☐ Between $7,500 and $8,999
(4) ☐ Between $9,000 and $11,999
(5) ☐ Between $12,000 and $14,999
(6) ☐ Between $15,000 and $17,999
(7) ☐ Between $18,000 and $20,999
(8) ☐ Between $21,000 and $24,999
(9) ☐ $25,000 and above

15. On the average, about how many hours per week are you employed while school is in session?

(0) ☐ None
(1) ☐ 1 to 5 hours
(2) ☐ 6 to 10 hours
(3) ☐ 11 to 15 hours
(4) ☐ 16 to 20 hours
(5) ☐ 21 to 25 hours
(6) ☐ 26 to 30 hours
(7) ☐ 31 to 35 hours
(8) ☐ 36 or more

16. Do you (and spouse if applicable) contribute to your own support?

(0) ☐ No
(1) ☐ Yes, but my parents and/or spouse's parents provide most of my support
(2) ☐ Yes, I am primarily self-supporting

Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) in the (....) which precedes questions 17 through 49.

Code	Range
(0)	for $00 or None
(1)	for $1 to $200
(2)	for $201 to $400
(3)	for $401 to $600
(4)	for $601 to $1,000
(5)	for $1,001 to $1,500
(6)	for $1,501 to $2,000
(7)	for $2,001 to $2,500
(8)	for $2,501 to $3,000
(9)	for $3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current 1971-72 year, using the dollar ranges above. For married students, estimate total family budget for a nine-month academic year and enter spouse's tuition and fees under item 21.

17. (....) Tuition and fees
18. (....) Books, supplies and course materials
19. (....) Room and board
20. (....) Transportation
21. (....) Clothing, recreation, health care and other expenses

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive or utilize during the nine-month academic year (1972-73) from each of the following sources, using the dollar ranges above.

FAMILY

22. (....) Parent or legal guardian
23. (....) Spouse

OWN EMPLOYMENT

A. School year employment

24. (....) College Work-Study Program
25. (....) Assistantships, teaching or research
26. (....) On campus employment (non-College Work-Study Program)
27. (....) Other employment

B. Summer employment

28. (....) College Work-Study Program
29. (....) Assistantships, teaching or research
30. (....) On-campus employment (non-College Work-Study Program)
31. (....) Other employment

PERSONAL SAVINGS

32. (....) From savings (Exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. (....) Tuition and Fee Waiver (public institutions) or Tuition Supplement Grant (private institutions)

EXHIBIT B, APPENDIX II

WASHINGTON STUDENT RESOURCE SURVEY

PARTICIPATING INSTITUTIONS

Community Colleges

Bellevue - 316

Big Bend - 292

Centralia - 384

Clark - 846

Columbia Basin - 503

Edmonds - 264

Everett - 393

Fort Steilcoom - 358

Grays Harbor - 350

Green River - 620

Highline - 996

Lower Columbia - 256

Olympic - 1,079

Peninsula - 365

Seattle, Central Campus - 1,005

Seattle, North Campus - 334

Seattle, South Campus - 516

Shoreline - 353

Skagit Valley - 653

Spokane - 793

Spokane Falls - 323

Tacoma - 638

Walla Walla - 392

Wenatchee Valley - 92

Community Colleges Cont'd

Whatcom - 123

Yakima Valley - 687

Public Four-Year Institutions

Central Washington State - 1,171

Eastern Washington State - 1,313

Evergreen State - 235

University of Washington - 4,791

Washington State University - 1,582

Western Washington State - 1,370

Independent Institutions

Fort Wright College of Holy Names - 67

Gonzaga University - 234

Northwest College - 233

Pacific Lutheran University - 629

St. Martin's College - 291

Seattle Pacific College - 260

Seattle University - 319

University of Puget Sound - 1,512

Walla Walla College - 363

Whitman College - 141

Whitworth College - 181

APPENDIX II, TABLE 1

SRS SAMPLE TO ACTUAL-ACADEMIC LOANS

	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
	SRS	ACTUAL*	SRS	ACTUAL*	SRS	ACTUAL *
FULL-TIME	86.0	82.2	90.9	80.6	80.2	52.5
PART-TIME**	14.0	17.8	9.1	19.4	19.8	47.5

* HEGIS opening enrollment

** Sum of "Less than 1/2 of a full-time course load" and " 1/2 to 3/4 of a full-time course load SRS responses.

APPENDIX II, TABLE 2

SRS SAMPLE TO ACTUAL-CLASS LEVELS

FOUR-YEAR INSTITUTIONS

	PERCENTAGE OF PUBLIC FOUR-YEAR INSTITUTIONS		PERCENTAGE OF INDEPENDENT INSTITUTIONS	
	SRS	ACTUAL* (FALL, 1971)	SRS	ACUTAL* (FALL, 1971)
LOWER DIVISION	33.4	42.0	49.3	47.6
UPPER DIVISION	50.1	41.5	45.9	36.1
GRADUATE DIVISION	16.4	16.5	4.8	16.3**

* SOURCE: Office of Program Planning and Fiscal Management, Population & Enrollment Section, "Colleges and Universities Enrollment Trends, 1965-1971," Form A, 11/24/71.

** 14.4 percent are classified as "graduate and professional", 1.9 percent are "other".

APPENDIX II, TABLE 3

SRS SAMPLE TO ACTUAL-SEX OF RESPONDENTS

SEX	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES	
	SRS	ACTUAL*	SRS	ACTUAL*	SRS	ACTUAL*
MALE	56.3	59.7	51.0	54.4	56.8	68.0
FEMALE	43.7	40.3	49.0	45.6	43.2	32.0

*SOURCE: Institutional Responses to data request by CHE Fall, 1971

APPENDIX II, TABLE 4

SRS SAMPLE TO ACTUAL-ETHNIC BACKGROUND OF RESPONDENTS

	PERCENTAGE OF PUBLIC FOUR-YEAR INSTITUTIONS		PERCENTAGE OF INDEPENDENT INSTITUTIONS		PERCENTAGE OF COMMUNITY COLLEGES		PERCENTAGE OF TOTAL STATE OF WASHINGTON POPULATION
	SRS	ACTUAL*	SRS	ACTUAL*	SRS	ACTUAL*	
AMERICAN INDIAN	3.1	.6	2.9	.4	3.9	.8	1.0
BLACK	2.3	1.6	2.0	2.0	2.3	2.1	2.1
CAUCASIAN	91.5**	94.6***	92.1**	99.4**	92.1**	94.8***	93.9***
CHICANO	.4	.6	.3	.4	1.0	.9	1.8

* Council on Higher Education, Enrollment Statistics, June, 1972, unpublished Percent of Total Undergraduate Enrollment of Minority Students, in 1970.

** Sum of Caucasian, Filipino, other Spanish Speaking, Other, and No Response.

*** Caucasian and other categories not specifiecally noted.

CHAPTER III - APPENDIX III

THE WASHINGTON STUDENT

APPENDIX III

TABLE 1, SEX OF RESPONDENTS

SEX	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
MALE	5,349	56.3	1,984	51.0	6,646	56.8	13,979	55.7
FEMALE	4,144	43.7	1,907	49.0	5,056	43.2	11,107	44.3

APPENDIX III

TABLE 2, AGE OF RESPONDENTS

AGE AT NEAREST BIRTHDAY	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
17 AND UNDER	38	.4	14	.3	93	.7	145	.5
18	177	1.7	127	3.0	411	3.2	715	2.6
19	1,594	15.3	994	23.6	2,862	22.4	5,450	19.0
20	1,448	13.9	787	18.7	2,388	18.7	4,623	16.9
21	2,019	19.4	862	20.5	1,546	12.1	4,427	16.2
22 - 24	2,514	24.2	785	18.7	2,006	15.7	5,305	19.4
25 - 29	1,709	16.4	382	9.1	1,698	13.3	3,789	13.8
30 - 34	510	4.9	138	3.3	703	5.5	1,351	4.9
35 - 40	208	2.0	63	1.5	462	3.6	733	2.7
40 AND OVER	180	1.7	57	1.4	632	4.9	869	3.2

APPENDIX III

TABLE 3, ETHNIC BACKGROUND OF RESPONDENTS

HOW DO YOU DESCRIBE YOURSELF?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
AMERICAN INDIAN/ NATIVE AMERICAN	322	3.1	122	2.9	502	3.9	946	3.4
BLACK/AFRO AMERICAN/ NEGRO	239	2.3	83	2.0	300	2.3	622	2.3
CAUCASIAN/WHITE	9,092	87.7	3,705	88.2	11,282	88.2	24,079	87.2
CHICANO/MEXICAN AMERICAN	46	.4	14	.3	126	1.0	186	.7
FILIPINO	32	.3	23	.5	55	.4	110	.4
ORIENTAL/ASIAN AMERICAN	371	3.6	141	3.4	219	1.7	731	2.6
OTHER SPANISH-SPEAKING AMERICANS	22	.2	8	.2	27	.2	57	.2
OTHER	247	2.4	104	2.5	277	2.2	628	2.3
NO RESPONSE OR INVALID	91	.9	30	.7	143	1.1	264	1.0

APPENDIX III

TABLE 4, MARITAL STATUS OF RESPONDENTS

MARITAL STATUS	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NEVER MARRIED	7,387	71.8	3,392	81.2	8,395	65.7	19,174	70.4
MARRIED	2,514	24.4	675	16.2	3,555	27.8	6,744	24.8
SEPARATED	111	1.1	27	.6	168	1.3	306	1.1
DIVORCED	193	1.9	36	.9	463	3.6	692	2.5
WIDOWED	13	.1	6	.1	73	.6	92	.3
OTHER	72	.7	41	1.0	121	.9	234	.9

APPENDIX III

TABLE 5, CLASS LEVEL OF RESPONDENTS

WHAT IS YOUR CURRENT CLASS LEVEL?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
HIGH SCHOOL SENIOR	16	.2	4	.1	302	2.4	322	.01
COLLEGE FRESHMAN	1,905	18.3	1,150	27.3	5,762	45.7	8,817	.32
COLLEGE SOPHOMORE	1,566	15.0	924	21.9	4,060	32.2	6,550	.24
LOWER DIVISION	3,487	33.5	2,078	49.3	10,124	80.3	15,689	.57
COLLEGE JUNIOR	2,518	24.1	1,023	24.3	1,230	9.8	4,771	.18
COLLEGE SENIOR	2,255	21.6	844	20.0	569	4.5	3,668	.13
FIFTH YEAR UNDER-GRADUATE	460	4.4	68	1.6	119	.9	647	.02
UPPER DIVISION	5,233	50.1	1,935	45.9	1,918	14.2	9,086	
FIRST YEAR GRADUATE	634	6.1	97	2.3	154	1.2	885	.03
SECOND YEAR GRADUATE	489	4.7	43	1.0	187	1.5	719	.03
THIRD YEAR GRADUATE	212	2.0	18	.4	69	.5	299	.01
FOURTH YEAR GRADUATE	380	3.6	47	1.1	150	1.2	577	.02
GRADUATE DIVISION	1,715	16.4	205	4.8	560	4.4	2,480	.09
TOTAL	10,435	100%	4,218	100%	12,602	98.9%	27,255	99%

APPENDIX III

TABLE 6, CLASS LOAD OF RESPONDENTS

WHAT CLASS LEVEL ARE YOU CARRYING?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
LESS THAN ½ OF A FULL-TIME COURSE LOAD	500	4.8	92	2.2	1,123	8.8	1,715	6.3
½ TO 3/4 OF A FULL-TIME COURSE LOAD	960	9.2	292	6.9	1,410	11.0	2,662	9.7
A FULL-TIME COURSE LOAD	8,940	86.0	3,824	90.0	10,239	80.2	23,003	84.0

APPENDIX III

TABLE 7, RESIDENCE STATUS OF RESPONDENTS

RESIDENCE STATUS FOR TUITION PURPOSES	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
WASHINGTON RESIDENT	9,082	87.2	2,899	68.8	11,658	90.6	23,639	84.6
ALASKA RESIDENT	77	.7	37	.9	61	.5	175	.6
CALIFORNIA RESIDENT	209	2.0	310	7.4	187	1.5	706	2.5
HAWAII RESIDENT	47	.5	150	3.6	27	.2	224	.8
IDAHO RESIDENT	31	.3	69	1.6	90	.7	190	.7
OREGON RESIDENT	82	.8	288	6.8	214	1.7	584	2.1
NON-WASHINGTON RESIDENT OF STATE OTHER THAN LISTED ABOVE	402	3.9	290	6.9	219	1.7	911	3.3
FOREIGN STUDENT	326	3.1	128	3.0	212	1.6	1,120	4.0
IMMIGRANT - WASHINGTON RESIDENCY ESTABLISHED	117	1.1	25	.6	158	1.2	300	1.1
IMMIGRANT - WASHINGTON RESIDENCY NOT ESTABLISHED	37	.4	16	.4	47	.4	100	.4

APPENDIX III

TABLE 8, DEGREE PLANS OF RESPONDENTS

WHAT IS THE HIGHEST LEVEL OF EDUCATION YOU PLAN TO COMPLETE HERE OR ELSEWHERE?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
DOCTORS DEGREE	2,253	21.9	704	16.9	1,091	8.6	4,048	.15
MASTERS DEGREE	3,542	34.4	1,388	33.4	2,506	19.8	7,436	.27
BACHELORS DEGREE	3,971	38.5	1,766	42.5	3,841	30.4	9,578	.35
ASSOCIATES DEGREE (ASSOCIATED TECHNICAL DEGREE - VOCATIONAL TECHNICAL)	96	.9	28	.7	2,409	19.1	2,533	.09
ASSOCIATED ARTS DEGREE (GENERAL STUDIES)	99	1.0	53	1.3	816	6.5	968	.04
NON-DEGREE TERMINAL PROGRAM BETWEEN 1 AND 2 YEARS STUDY	88	.9	47	1.1	765	6.1	900	.03
NON-DEGREE TERMINAL PROGRAM LESS THAN 1 YEAR STUDY	16	.2	14	.3	154	1.2	184	.01
NO DEGREE PLANS	245	2.4	158	3.8	1,057	8.4	1,460	.05

APPENDIX III

TABLE 9. 1971 INCOME OF PARENTS OF RESPONDENTS

WHAT WAS THE APPROXIMATE 1971 INCOME OF YOUR PARENTS OR LEGAL GUARDIAN?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
LESS THAN $3000	730	7.5	268	7.1	1,277	11.2	2,275	8.6
$3000 TO $5999	810	8.3	294	7.8	1,250	10.9	2,354	8.9
$6000 TO $7499	564	5.8	255	6.7	847	7.4	1,666	6.3
$7500 TO $8999	697	7.2	267	7.1	986	8.6	1,950	7.4
$9000 TO $11,999	1,588	16.3	555	14.7	2,000	17.5	4,143	15.6
$12,000 TO $14,999	1,609	16.5	592	15.6	1,911	16.7	4,112	15.5
$15,000 TO $17,999	1,131	11.6	407	10.8	1,062	9.3	4,138	15.6
$18,000 TO $20,999	833	8.6	316	8.4	779	6.8	1,928	7.3
$21,000 TO $24,999	682	7.0	248	6.6	581	5.1	1,511	5.7
$25,000 AND ABOVE	1,093	11.2	582	15.4	753	6.6	2,428	9.2

APPENDIX III

TABLE 10, HOURS OF EMPLOYMENT OF RESPONDENTS

ABOUT HOW MANY HOURS PER WEEK DO YOU WORK WHILE SCHOOL IS IN SESSION?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NONE	5,124	51.8	2,044	50.0	5,055	43.3	12,223	47.6
1 TO 5	666	6.7	362	8.8	806	6.9	1,834	7.1
6 TO 10	983	9.9	479	11.7	1.058	9.1	2,520	9.8
11 TO 15	804	8.1	389	9.5	1,171	10.0	2,364	9.2
16 TO 20	1,191	12.0	363	8.9	1,158	9.9	2,712	10.6
21 TO 25	408	4.1	165	4.0	644	5.5	1,217	4.7
26 TO 30	201	2.0	91	2.2	457	3.9	749	2.9
31 TO 35	108	1.1	32	.8	266	2.3	406	1.6
36 OR MORE	406	4.1	167	4.1	1,060	9.1	1,633	6.4

APPENDIX III

TABLE 11, 1971 INCOME OF RESPONDENTS (AND SPOUSE)

WHAT WAS THE APPROXIMATE 1971 INCOME (YOURS AND SPOUSE) FROM EMPLOYMENT?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NONE TO $999	3,455	34.4	1,705	44.8	4,064	34.1	9,224	35.8
$1000 TO $1999	2,284	22.7	889	23.4	2,306	19.4	5,479	21.3
$2000 TO $2999	1,122	11.2	354	9.3	1,303	10.9	2,779	10.8
$3000 TO $3999	683	6.8	197	5.2	932	7.8	1,812	7.0
$4000 TO $4999	481	4.8	111	2.9	489	4.1	1,081	4.2
$5000 TO $5999	349	3.5	94	2.5	507	4.3	950	3.7
$6000 TO $7499	413	4.1	112	2.9	535	4.5	1,060	4.1
$7500 TO $8999	327	3.3	100	2.6	437	3.7	864	3.4
$9000 TO $11,999	442	4.4	102	2.7	562	4.7	1,106	4.3
$12,000 AND ABOVE	496	4.9	142	3.7	767	6.4	1,405	5.5

APPENDIX III

TABLE 12, EDUCATIONAL INDEBTEDNESS OF RESPONDENTS AND SPOUSE

INDICATE THE AMOUNT OF YOUR (AND YOUR SPOUSE'S) PRESENT INDEBTEDNESS UNDER ALL LONG-TERM STUDENT LOAN PROGRAMS	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NONE	6,741	68.1	2,323	61.5	9,849	83.8	18,913	74.6
$1.00 TO $499	489	4.9	160	4.2	465	4.0	1,034	4.1
$500 TO $999	705	7.1	304	8.1	613	5.2	1,622	6.4
$1000 TO $1499	625	6.3	332	8.8	317	2.7	1,274	5.0
$1500 TO $2499	697	7.0	388	10.3	299	2.5	1,384	5.5
$2500 TO $3499	337	3.4	151	4.0	104	.9	592	2.3
$3500 TO $499	142	1.4	65	1.7	34	.3	241	1.0
$4500 TO $5999	78	.8	28	.7	22	.2	128	.5
$6000 TO $7499	61	.6	19	.5	28	.2	108	.4
$7500 AND ABOVE	22	.2	5	.1	19	.2	46	.2

APPENDIX III

TABLE 13, SELF-SUPPORTING STATUS OF RESPONDENTS

DO YOU (AND SPOUSE IF APPLICABLE) CONTRIBUTE TO YOUR OWN SUPPORT?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NO	1,077	11.3	642	16.4	1,681	14.9	3,400	13.8
YES, BUT MY PARENTS AND/OR SPOUSE'S PARENTS PROVIDE MOST OF MY SUPPORT	3,227	33.9	1,680	42.9	3,890	34.5	8,797	35.6
YES. I AM PRIMARILY SELF-SUPPORTING	5,211	54.8	1,594	40.7	5,719	50.7	12,524	50.7

APPENDIX III

TABLE 14, HOUSING OF RESPONDENTS[1]

WHEN AT COLLEGE, WHERE DO YOU NORMALLY LIVE?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
WITH PARENTS	949	9.7	364	9.2	3,856	34.5	5,169	20.8
WITH RELATIVES	99	1.0	47	1.2	299	2.7	445	1.8
UNIVERSITY OR COLLEGE RESIDENCE	2,547	26.0	1,582	40.1	1,339	12.0	5,468	22.0
UNIVERSITY OR COLLEGE APARTMENT	391	4.0	87	2.2	119	1.1	597	2.4
FRATERNITY OR SORORITY	816	8.3	505	12.8	546	4.9	1,867	7.5
OFF-CAMPUS RESIDENCE HALL	292	3.0	140	3.5	329	2.9	761	3.1
RENTED ROOM	374	3.8	90	2.3	555	5.0	1,019	4.1
OTHER, ALONE OR WITH SPOUSE	2,387	24.4	628	15.9	2,818	25.2	5,833	23.4
OTHER, WITH 1 OR 2 ROOMMATES	1,225	12.5	352	8.9	950	8.5	2,527	10.1
OTHER, WITH 3 OR MORE ROOMMATES	702	7.2	152	3.9	367	3.3	1,221	4.9

[1]For students attending more than one-half time

APPENDIX III

TABLE 15, DISTANCE OF RESPONDENTS' RESIDENCE FROM CAMPUS[1]

WHAT IS THE DISTANCE FROM YOUR LIVING QUARTERS TO CAMPUS?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
I LIVE ON CAMPUS	2,818	28.8	1,925	48.5	1,527	13.4	6,270	24.9
UNDER 1 MILE	2,937	30.0	925	23.3	2,024	17.7	5,886	23.4
1 TO 3 MILES	1,532	15.6	408	10.3	2,030	17.8	3,970	15.8
3 TO 5 MILES	579	5.9	143	3.6	1,465	12.8	2,187	8.7
5 TO 10 MILES	502	5.1	208	5.2	1,651	14.5	2,361	9.4
10 TO 15 MILES	469	4.8	139	3.5	1,117	9.8	1,725	6.8
15 TO 25 MILES	613	6.3	121	3.1	1,001	8.8	1,735	6.9
25 MILES AND ABOVE	351	3.6	98	2.5	600	5.3	1,049	4.2

[1]For students attending more than one-half time

APPENDIX III

TABLE 16, MODE OF RESPONDENTS' TRAVEL TO CAMPUS[1]

HOW DO YOU USUALLY GET TO YOUR COLLEGE CAMPUS?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
WALK	5,627	57.5	2,550	65.3	3,212	28.2	11,389	45.4
AUTOMOBILE	3,006	30.7	1,195	30.6	7,428	65.2	11,629	46.3
PUBLIC TRANSPORTATION	295	3.0	52	1.3	187	1.6	534	2.1
CAR POOL	96	1.0	20	.5	236	2.1	352	1.4
BIKE OR MOTORCYCLE	539	5.5	63	1.6	230	2.0	832	3.3
COLLEGE BUS	81	.8	7	.2	32	.3	120	.5
HITCHHIKE	148	1.5	16	.4	72	.6	236	.9

[1]For students attending more than one-half time

APPENDIX III

TABLE 17, AID APPLICANT STATUS OF RESPONDENTS[1]

DID YOU APPLY FOR FINANCIAL AID AT YOUR CAMPUS FOR 1971-72?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NO	7,200	70.8	2,471	62.6	9,586	78.1	19,257	73.0
YES. I APPLIED AND AID WAS GRANTED	1,964	19.3	1,109	28.1	1,840	15.0	4,913	18.6
YES. I APPLIED BUT I WAS TOLD I WAS INELIGIBLE	545	5.4	225	5.7	503	4.1	1,273	4.8
YES. I APPLIED BUT I WAS TOLD NO FUNDS WERE AVAILABLE	303	3.0	89	2.3	205	1.7	597	2.3
YES. I APPLIED BUT WAS DENIED AID - NO REASON GIVEN	162	1.6	51	1.3	141	1.1	354	1.3

[1]For students attending more than one-half time

APPENDIX III

TABLE 18, RESPONDENTS' GRADES[1]

HOW WOULD YOU DESCRIBE YOUR ACADEMIC ACHIEVEMENT AS MEASURED BY YOUR GRADES IN COLLEGE?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
MOSTLY A'S	2,481	24.2	766	18.9	2,276	19.9	5,523	21.4
MOSTLY B'S	6,445	62.8	2,506	62.0	6,739	58.8	15,690	60.9
MOSTLY C'S	1,331	13.0	762	18.8	2,393	20.9	4,486	17.4
MOSTLY D'S	7	.1	10	.2	55	.5	72	.3

[1]For students attending more than one-half time

APPENDIX III

TABLE 19, VETERANS' STATUS OF RESPONDENTS[1]

ARE YOU A VETERAN OF THE UNITED STATES ARMED FORCES.	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
YES	1,339	13.2	447	11.1	2,578	22.0	4,364	16.9
NO	8,836	86.8	3,573	88.9	9,121	78.0	21,530	83.1

[1]For students attending more than one-half time

APPENDIX III

TABLE 20, METHOD OF ADMISSION OF RESPONDENTS[1]

HOW WERE YOU ADMITTED?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
FIRST TIME FRESHMAN	5,732	55.3	28,007	68.7	8,664	73.1	17,203	65.4
WASHINGTON COMMUNITY COLLEGE TRANSFER WITH AA DEGREE	736	7.1	269	6.6	315	2.7	1,320	5.0
WASHINGTON COMMUNITY COLLEGE TRANSFER WITHOUT AA DEGREE	1,092	10.5	298	7.3	576	4.9	1,966	7.5
TRANSFER FROM A WASHINGTON UNIVERSITY	195	1.9	67	1.6	194	1.6	456	1.7
TRANSFER FROM A WASHINGTON STATE COLLEGE	244	2.4	61	1.5	192	1.6	497	1.9
TRANSFER FROM A PRIVATE WASHINGTON FOUR-YEAR INSTITUTION	189	1.8	26	.6	110	.9	325	1.2
TRANSFER FROM A FOUR-YEAR NON-WASHINGTON INSTITUTION	518	5.0	204	5.0	230	1.9	952	3.6
TRANSFER FROM A TWO-YEAR NON-WASHINGTON INSTITUTION	143	1.4	97	2.4	158	1.3	398	1.5
AS A GRADUATE OF A FOUR-YEAR INSTITUTION	1,181	11.4	116	2.8	247	2.1	1,544	5.9
OTHER	340	3.3	138	3.4	1,171	9.9	1,649	6.3

[1]For students attending more than one-half time

APPENDIX III

TABLE 21, RESPONDENTS' PLANS FOR FURTHER EDUCATION[1]

ARE YOU PLANNING TO RETURN TO SCHOOL IN THE FALL - 1972?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
YES	8,137	78.7	3,429	84.2	9,441	80.0	21,007	80.1
NO. I PLAN TO RECEIVE MY DEGREE	1,603	15.5	474	11.6	1,311	11.1	3,388	12.9
NO. I PLAN TO STOP OUT AND RETURN LATER	456	4.4	116	2.3	705	6.0	1,277	4.9
NO. I PLAN TO DROP OUT	143	1.4	53	1.3	351	3.0	547	2.1

[1]For students attending more than one-half time

APPENDIX III

TABLE 22, SUMMER EMPLOYMENT OF RESPONDENTS[1]

WERE YOU EMPLOYED THE SUMMER OF 1971?	PUBLIC FOUR-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
NO, AND I DID NOT SEEK SUMMER WORK	1,726	16.8	608	15.0	1,868	15.9	4,202	16.1
NO, BUT I DID SEEK SUMMER WORK	932	9.0	369	9.1	1,337	11.4	2,638	10.1
YES, BUT I COULD FIND ONLY PART-TIME WORK	2,753	26.7	1,130	27.9	2,999	25.5	6,882	26.3
YES. I WORKED FULL-TIME IN THE SUMMER OF 1971	4,893	47.5	1,945	48.0	5,566	47.3	12,404	47.5

[1]For students attending more than one-half time

CHAPTER V - APPENDIX V

PATTERNS IN PAYING FOR HIGHER EDUCATION

APPENDIX V, TABLE 1

AVERAGE SUPPORT FROM SELECTED RESOURCES OF SURVEY POPULATION

PUBLIC FOUR-YEAR INSTITUTIONS

SUPPORT FROM	RECIPIENT	TOTAL POPULATION	MEN	WOMEN
PARENT	$1030	$ 540	$ 430	$ 710
TERM-TIME EMPLOYMENT	1220	660	1620	860
SUMMER EMPLOYMENT NET	1100	640		
PERSONAL SAVINGS	510	200	210	190
GRANTS SCHOLARSHIPS	1020	160	180	130
BENEFITS	1470	230	350	80
TOTAL LOANS	980	210	210	200
TOTAL AVERAGE RESOURCES		2640	3000	2170

APPENDIX V, TABLE 2

AVERAGE SUPPORT FROM SELECTED RESOURCES OF SURVEY POPULATION

INDEPENDENT INSTITUTIONS

SUPPORT FROM	RECIPIENT	TOTAL POPULATION	MEN	WOMEN
PARENT	$1000	$ 850	$ 740	$1020
TERM-TIME EMPLOYMENT	1040	600	1520	780
SUMMER EMPLOYMENT	990	570		
PERSONAL SAVINGS	470	180	190	170
GRANTS SCHOLARSHIPS	900	270	280	250
BENEFITS	1370	200	310	70
LOANS	980	260	250	270
TOTAL AVERAGE RESOURCES		2930	3290	2560

APPENDIX V. TABLE 3

AVERAGE SUPPORT FROM SELECTED RESOURCES OF SURVEY POPULATION

COMMUNITY COLLEGES

SUPPORT FROM	RECIPIENT	TOTAL POPULATION	MEN	WOMEN
PARENT	$ 790	$ 320	$ 250	$ 380
TERM-TIME EMPLOYMENT	1150	570	1320	590
SUMMER EMPLOYMENT	1120	540		
PERSONAL SAVINGS	490	190	210	170
GRANTS SCHOLARSHIPS	680	100	100	100
BENEFITS	1500	320	430	100
LOANS	880	100	100	100
TOTAL AVERAGE RESOURCES		2140	2410	1440

APPENDIX V, TABLE 4

AVERAGE SUPPORT FROM SELECTED RESOURCES BY CLASS AND DEPENDENCE STATUS OF SURVEY POPULATION

PUBLIC FOUR-YEAR INSTITUTIONS

SUPPORT FROM	DEPENDENT AT HOME	DEPENDENT AWAY	SELF SUPPORTING	ALL UNDER GRADUATES	GRADUATES AND OTHERS
PARENT	$ 580	$ 890	$ 20	$ 610	$ 190
TERM-TIME EMPLOYMENT	670	420	840	550	1290
SUMMER EMPLOYMENT NET	610	620	760	660	780
PERSONAL SAVINGS	240	210	200	210	230
GRANTS SCHOLARSHIPS	50	110	160	120	420
BENEFITS	90	80	620	220	270
TOTAL LOANS	60	190	300	200	270
TOTAL AVERAGE RESOURCES	2300	2520	2910	2570	3450

APPENDIX V, TABLE 5

AVERAGE SUPPORT FROM SELECTED RESOURCES BY CLASS AND DEPENDENCE STATUS OF SURVEY POPULATION

INDEPENDENT INSTITUTIONS

SUPPORT FROM	DEPENDENT AT HOME	DEPENDENT AWAY	SELF SUPPORTING	ALL UNDER GRADUATES	GRADUATES AND OTHERS
PARENT	$ 760	$1170	$ 20	$ 890	$ 240
TERM-TIME EMPLOYMENT	620	440	900	550	1660
SUMMER EMPLOYMENT NET	500	530	800	580	590
PERSONAL SAVINGS	190	200	150	190	180
GRANTS SCHOLARSHIPS	310	250	300	270	320
BENEFITS	170	50	680	190	350
LOANS	180	230	450	270	230
TOTAL AVERAGE RESOURCES	2730	2870	3300	2940	3570

APPENDIX V, TABLE 6

AVERAGE SUPPORT FROM SELECTED RESOURCES BY CLASS AND DEPENDENCE STATUS OF SURVEY POPULATION

COMMUNITY COLLEGES

SUPPORT FROM	DEPENDENT AT HOME	DEPENDENT AWAY	SELF SUPPORTING	ALL UNDER GRADUATES	GRADUATES AND OTHERS
PARENT	$ 380	$ 550	$ 20	$ 330	$ 180
TERM-TIME EMPLOYMENT	520	410	680	540	1110
SUMMER EMPLOYMENT NET	480	500	610	540	560
PERSONAL SAVINGS	240	200	150	200	130
GRANTS SCHOLARSHIPS	70	110	110	100	170
BENEFITS	90	100	710	320	280
TOTAL LOANS	50	120	110	100	110
TOTAL AVERAGE RESOURCES	1830	2090	2390	2130	2540

APPENDIX V, TABLE 7

AVERAGE SUPPORT FROM SELECTED RESOURCES BY ETHNIC BACKGROUND OF SURVEY POPULATION

PUBLIC FOUR-YEAR INSTITUTIONS

SUPPORT FROM	BLACK	WHITE	CHICANO	ORIENTAL
PARENT	$ 300	$ 560	$ 170	$ 530
TERM-TIME EMPLOYMENT	710	660	420	650
SUMMER EMPLOYMENT NET	530	650	240	620
PERSONAL SAVINGS	180	200	150	210
GRANTS SCHOLARSHIPS	530	140	580	280
BENEFITS	240	230	320	120
TOTAL LOANS	410	210	370	130
TOTAL AVERAGE RESOURCES	2900	2650	2250	2540

APPENDIX V, TABLE 8

AVERAGE SUPPORT FROM SELECTED RESOURCES BY ETHNIC BACKGROUND OF SURVEY POPULATION

INDEPENDENT INSTITUTIONS

SUPPORT FROM	BLACK	WHITE	CHICANO	ORIENTAL
PARENT	$ 250	$ 870	$ 640	$ 980
TERM-TIME EMPLOYMENT	560	610	460	390
SUMMER EMPLOYMENT NET	600	580	350	450
PERSONAL SAVINGS	130	190	210	270
GRANTS SCHOLARSHIPS	520	250	630	280
BENEFITS	370	200	260	130
TOTAL LOANS	320	260	500	230
TOTAL AVERAGE RESOURCES	2750	2960	3050	730

APPENDIX V, TABLE 9

AVERAGE SUPPORT FROM SELECTED RESOURCES BY ETHNIC BACKGROUND OF SURVEY POPULATION

COMMUNITY COLLEGES

SUPPORT FROM	BLACK	WHITE	CHICANO	ORIENTAL
PARENT	$ 310	$ 340	$ 110	$ 390
TERM-TIME EMPLOYMENT	420	580	360	630
SUMMER EMPLOYMENT NET	270	560	310	390
PERSONAL SAVINGS	70	200	90	270
GRANTS SCHOLARSHIPS	240	90	270	120
BENEFITS	300	330	280	260
TOTAL LOANS	90	100	210	30
TOTAL AVERAGE RESOURCES	1700	2200	1630	2090

APPENDIX V, TABLE 10

AVERAGE SUPPORT FROM SELECTED RESOURCES BY PARENTAL INCOME OF SURVEY POPULATION

PUBLIC FOUR-YEAR INSTITUTIONS

SUPPORT FROM	$ 6,000 AND UNDER	$ 6,000 TO 8,999	$ 9,000 TO 11,999	$12,000 TO 14,999	$15,000 TO 17,999	$18,000 AND OVER
	14.2%	12.3%	16.5%	17.2%	12.1%	27.7%
PARENT	220	300	520	620	730	1030
TERM-TIME EMPLOYMENT	810	690	570	550	600	560
SUMMER EMPLOYMENT NET	600	620	600	620	610	610
GRANTS SCHOLARSHIPS	330	230	110	110	120	90
BENEFITS	330	320	220	170	140	150
LOANS	260	250	180	250	170	120
PERSONAL SAVINGS	120	150	200	210	230	250
TOTAL AVERAGE RESOURCES	2670	2560	2400	2530	2600	2810

APPENDIX V, TABLE 11

AVERAGE SUPPORT FROM SELECTED RESOURCES BY PARENTAL INCOME OF SURVEY POPULATION

INDEPENDENT INSTITUTIONS

SUPPORT FROM	$ 6,000 AND UNDER	$ 6,000 TO 8,999	$ 9,000 TO 11,999	$12,000 TO 14,999	$15,000 TO 17,999	$18,000 AND OVER
	13.8%	13.9%	14.9%	16.0%	10.9%	30.5%
PARENTS	330	480	690	840	1170	1610
TERM-TIME EMPLOYMENT	770	590	520	420	480	530
SUMMER EMPLOYMENT NET	560	490	520	560	550	510
GRANTS SCHOLARSHIPS	380	350	360	200	240	130
BENEFITS	260	310	170	210	120	100
LOANS	300	370	330	240	190	130
PERSONAL SAVINGS	100	120	180	200	210	240
TOTAL AVERAGE RESOURCES	2700	2710	2770	2670	3060	3250

APPENDIX V, TABLE 12

AVERAGE SUPPORT FROM SELECTED RESOURCES BY PARENTAL INCOME OF SURVEY POPULATION

COMMUNITY COLLEGES

SUPPORT FROM	$ 6,000 AND UNDER	$ 6,000 TO 8,999	$ 9,000 TO 11,999	$12,000 TO 14,999	$15,000 TO 17,999	$18,000 AND OVER
	19.9%	15.7%	18.3%	16.7%	9.8%	19.6%
PARENTS	200	230	370	430	510	900
TERM-TIME EMPLOYMENT	550	540	480	490	570	500
SUMMER EMPLOYMENT NET	420	520	480	520	610	510
GRANTS SCHOLARSHIPS	180	130	70	70	80	40
BENEFITS	450	390	250	220	200	180
LOANS	110	110	80	100	90	50
PERSONAL SAVINGS	120	150	190	190	220	260
TOTAL AVERAGE RESOURCES	2030	2070	1920	2020	2280	2440

CHAPTER VII - APPENDIX VII

PROJECTING STUDENT NEEDS

APPENDIX VII - TABLE 1

STUDENTS WITH FINANCIAL DEFICITS (NEED AFTER ALL RESOURCES AND AID)

	PUBLIC 4-YEAR INSTITUTIONS		INDEPENDENT INSTITUTIONS		COMMUNITY COLLEGES		TOTAL SAMPLE	
	N	%	N	%	N	%	N	%
	10,462		4,230		12,931		27,623	
TOTAL RESPONDENTS WITH DEFICITS	2,944	28%	1,505	36%	3,380	26%	7,829	28%
AVERAGE FINANCIAL DEFICIT	$1,005		$1,295		$1,050		$1,080	
MEDIAN FINANCIAL DEFICIT	680		740		550		635	
TOTAL PER CAPITA DEFICIT	190		265		145		180	
SEX MEDIANS AND PERCENT WITH DEFICITS								
MALE	$ 490	24%	$ 875	31%	$ 500	21%	$ 565	24%
FEMALE	540	33	780	40	640	33	625	34
ETHNIC BACKGROUND (MEDIANS AND PERCENT)								
AMERICAN INDIAN	$ 820	39%	$ 740	42%	$ 500	27%	$ 670	32%
BLACK/NEGRO	800	39	1,100	39	410	32	685	35
CAUCASIAN	510	27	730	35	505	26	545	27
SPANISH AMERICAN	790	31	310	23	510	28	575	28
ASIAN/FILIPINO	1,120	34	750	51	750	33	920	36
OTHER	480	44	690	52	510	42	720	32
APPLIED FOR FINANCIAL AID (MEDIANS AND PERCENT)								
NO	$ 490	67%	$ 730	61%	$ 510	76%	$ 540	71%
YES - GRANTED	730	21	740	30	500	16	655	20
YES - INELIGIBLE	480	6	675	5	870	4	650	4
YES - NO FUNDS	820	4	1,240	3	1,590	3	1,190	3
YES - NO REASON	505	2	675	1	150	1	440	2

CHAPTER VIII - APPENDIX VIII

SPECIAL STUDENT GROUPS

APPENDIX VIII, TABLE 1

RESIDENCE AND DEPENDENCY STATUS AND MARITAL STATUS FOR BLACK STUDENTS AND TOTAL STUDENT BODY

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
RESIDENCE AND DEPENDENCY STATUS	BLACK	TOTAL	BLACK	TOTAL	BLACK	TOTAL
DEPENDENT LIVING AT HOME	8.7%	26.5%	5.9%	8.3%	10.8%	8.4%
DEPENDENT LIVING AWAY FROM HOME	31.7%	28.5%	25.1%	51.2%	28.9%	65.8%
SELF-SUPPORTING	42.7%	32.9%	38.9%	21.6%	51.8%	19.4%
MARITAL STATUS						
NEVER MARRIED	52.8%	65.7%	52.3%	71.8%	66.2%	81.2%
MARRIED	28.4%	27.8%	32.7%	24.4%	23.4%	16.2%

APPENDIX VIII, TABLE 2

GRADE POINT AVERAGE, EDUCATIONAL GOALS, AND PERSISTENCE IN BLACK STUDENTS AND TOTAL STUDENT BODY

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
GRADE POINT AVERAGE	BLACK	TOTAL	BLACK	TOTAL	BLACK	TOTAL
MEAN GRADE POINT AVERAGE	2.82	2.93	2.94	3.05	2.59	2.95
EDUCATIONAL ASPIRATIONS						
DOCTORAL DEGREE	15.2%	8.6%	31.6%	21.9%	18.8%	16.9%
MASTERS DEGREE	18.1%	19.8%	30.7%	34.4%	38.8%	33.4%
BACHELORS DEGREE	30.1%	30.4%	21.9%	38.5%	33.8%	42.5%
TOTAL BACHELORS DEGREES AND ABOVE	63.4%	58.8%	94.8%	91.4%	91.4%	92.8%
PERSISTENCE						
WILL RETURN IN THE FALL OF 1972	85.4%	80.0%	73.5%	78.7%	84.0%	84.2%
WILL RECEIVE DEGREE	7.1%	11.1%	22.2%	15.5%	12.0%	11.6%

APPENDIX VIII, TABLE 3

PARENTAL INCOME, CONTRIBUTION AND FINANCIAL AID STATUS FOR BLACK STUDENTS AND TOTAL STUDENT BODY

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
PARENTAL INCOME	BLACK	TOTAL	BLACK	TOTAL	BLACK	TOTAL
APPROXIMATE MEAN	$9,680	$11,450	$7,810	$13,980	$7,520	$14,670
PERCENT UNDER $6,000	45.9%	22.1%	47.0%	15.8%	51.3%	14.9%
PARENTAL CONTRIBUTION						
STUDENT REPORTED	583	436	400	629	331	1,002
STUDENT AID POPULATION						
APPLICANT	27.5%	21.9%	58.8%	29.2%	60.0%	37.4%
RECIPIENT	21.4%	15.0%	43.0%	19.3%	40.0%	28.1%

APPENDIX VIII, TABLE 4

EXPENSES, EMPLOYMENT, AND INDEBTEDNESS FOR BLACK STUDENTS AND TOTAL STUDENT BODY

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
EMPENSES	BLACK	TOTAL	BLACK	TOTAL	BLACK	TOTAL
ROOM AND BOARD	$ 660	$1,030	$1,060	$1,150	$ 820	$1,010
CLOTHING, RECREATION, AND MISCELLANEOUS	550	420	710	490	440	420
TOTAL NINE MONTH BUDGET	1,950	1,870	3,050	2,490	2,880	2,990
EMPLOYMENT						
PERSONAL INCOME	$4,110	$3,400	$4,650	$3,110	$3,260	$2,460
HOURS WORKED(PER WEEK)	16.2	18.6	14.7	15.8	16.2	14.7
INDEBTEDNESS						
TOTAL INDEBTEDNESS	$1,470	$1,310	$1,970	$1,720	$1,640	$1,720

APPENDIX VIII, TABLE 5

CHICANOS, MEXICAN-AMERICAN, OTHER SPANISH SPEAKING AMERICANS COMPARED TO THE TOTAL SURVEY POPULATION

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
GRADE POINT AVERAGE	CHICANO	TOTAL	CHICANO	TOTAL	CHICANO	TOTAL
MEAN GRADE POINT AVERAGE	2.91	2.93	2.98	3.05	2.73	2.94
EDUCATIONAL ASPIRATION						
PERCENT ASPIRED TO BACHELORS OR ABOVE	54.1%	58.8%	91.0%	94.8%	86.4%	92.8%
PARENTAL INCOME						
APPROXIMATE MEAN	$7,050	$11,960	$8,320	$13,980	$11,930	$14,670
PERCENT UNDER $6,000	54.0%	22.1%	43.5%	15.8%	30.0%	14.9%
PARENTAL CONTRIBUTION						
SUTDENT REPORTED	179	436	196	629	832	1,002
EMPLOYMENT						
PERSONAL INCOME	$3,160	$3,400	$2,730	$3,110	$2,170	$2,460
HOURS WORKED (PER WEEK)	20.1	18.6	14.5	15.8	14.8	14.7
INDEBTEDNESS						
TOTAL INDEBTEDNESS	$ 690	$1,310	$1,260	$1,720	$1,990	$1,720

APPENDIX VIII, TABLE 6

TOTAL EMPLOYMENT, GRANTS AND SCHOLARSHIPS, FEDERAL AND STATE BENEFITS, TOTAL LOANS, TOTAL RESOURCES AND FINANCIAL NEED FOR WOMEN AND MEN

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN
TOTAL EMPLOYMENT (TERM TIME AND SUMMER)	1100	2100	1170	2050	1180	1880
TOTAL GRANTS AND SCHOLARSHIPS	110	100	140	190	260	290
TOTAL OTHER FEDERAL OR STATE BENEFITS(GI, WELFARE, S.S., DVR)	1190	1580	1200	1550	1010	1500
TOTAL LOANS	110	100	220	220	280	260
TOTAL RESOURCES (PARENTS, SAVINGS, WORK, INCLUDING AID)	2200	3060	2670	3360	3030	3570
FINANCIAL NEED	1220	1150	1270	1430	1650	1740

APPENDIX VIII, TABLE 7

ASIANS, ORIENTALS (INCLUDING FILIPINOS) AND TOTAL STUDENT BODY

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
RESIDENCE AND DEPENDENCY STATUS	ASIANS	TOTAL	ASIANS	TOTAL	ASIANS	TOTAL
DEPENDENT LIVING AT HOME	29.2%	26.5%	16.4%	8.3%	6.0%	8.4%
DEPENDENT LIVING AWAY FROM HOME	25.9%	28.5%	40.9%	51.2%	73.7%	65.8%
SELF-SUPPORTING	26.3%	32.9%	16.8%	21.6%	15.2%	19.4%
MARITAL STATUS						
NEVER MARRIED	72.2%	65.7%	76.6%	71.8%	90.8%	81.2%
MARRIED	20.7%	27.8%	19.7%	24.4%	1.0%	16.2%
GRADE POINT AVERAGE						
MEAN GRADE POINT AVERAGE	2.94	2.93	3.08	3.05	2.91	2.94
EDUCATIONAL ASPIRATIONS						
DOCTORAL DEGREE	18.3%	8.6%	36.7%	21.9%	19.6%	16.9%
MASTERS DEGREE	14.2%	19.8%	32.8%	34.4%	39.9%	33.4%
BACHELORS DEGREE	30.6%	30.4%	29.3%	38.5%	36.8%	42.5%
TOTAL BACHELORS DEGREE AND ABOVE	63.1%	58.8%	98.8%	94.8%	96.3%	92.8%
PERSISTENCE						
WILL RETURN IN THE FALL OF 1972	83.6%	80.0%	85.0%	78.7%	88.1%	84.2%
WILL RECEIVE DEGREE	10.4%	11.1%	12.0%	15.5%	10.1%	11.6%

APPENDIX VIII, TABLE 8

ORIENTAL, ASIAN-AMERICAN (INCLUDING FILIPINOS) AND TOTAL STUDENT BODY

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
PARENTAL INCOME	ASIANS	TOTAL	ASIANS	TOTAL	ASIANS	TOTAL
APPROXIMATE MEAN	$9,640	$11,960	$10,470	$13,980	$12,940	$14,670
PERCENT UNDER $6,000	30.6%	22.1%	27.6%	15.8%	16.1%	14.9%
PARENTAL CONTRIBUTION						
STUDENT REPORTED	550	440	660	630	1,140	1,000
STUDENT AID POPULATION						
APPLICANT	22.2%	21.9%	36.8%	29.2%	43.0%	37.4%
RECIPIENT	9.7%	15.0%	18.6%	19.3%	27.2%	28.1%
EXPENSES						
ROOM AND BOARD	$1,020	$ 1,030	$ 1,210	$ 1,150	$ 1,000	$ 1,010
CLOTHING, RECREATION, AND MISCELLANEOUS	330	420	360	480	410	420
TOTAL NINE MONTH BUDGET	1,890	1,870	2,480	2,490	3,120	2,990
EMPLOYMENT						
PERSONAL INCOME	$2,920	$ 3,400	$ 2,750	$ 3,110	$ 1,620	$ 2,460
HOURS WORKED (PER WEEK)	15.7	18.6	14.6	15.8	11.1	14.7
INDEBTEDNESS						
TOTAL INDEBTEDNESS	$1,490	$ 1,310	$ 1,530	$ 1,720	$ 1,760	$ 1,720

APPENDIX VIII, TABLE 9

RESIDENCE AND DEPENDENCY STATUS AND MARITAL STATUS FOR WOMEN AND MEN

VARIABLE	TWO-YEAR COMMUNITY COLLEGES		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
RESIDENCE AND DEPENDENCY STATUS	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN
(UNDERGRADUATES AND GRADUATES)						
AT HOME	27.7	26.1	8.3	8.3	7.8	8.6
AWAY	37.0	29.3	64.5	46.5	76.9	58.5
SELF-SUPPORT	23.8	44.0	21.8	41.0	12.3	31.7
MARITAL STAUTS						
NEVER MARRIED	68.9	63.8	87.9	75.6	79.1	67.1
MARRIED	21.9	32.3	8.7	23.0	16.9	30.1

APPENDIX VIII, TABLE 10

GRADE POINT AVERAGE, EDUCATIONAL GOALS AND PERSISTANCE WOMEN AND MEN

VARIABLE	TWO-YEAR COMMUNITY COLLEGE		FOUR-YEAR PUBLIC INSTITUTIONS		FOUR-YEAR PRIVATE INSTITUTIONS	
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN
MEAN G. P. A.	3.0	2.9	3.1	3.0	3.0	2.9
EDUCATIONAL ASPIRATIONS						
DOCTORATE	4.4	11.9	11.2	30.2	7.9	26.1
MASTERS	20.2	19.8	36.0	34.5	35.1	32.5
BACHELORS	32.6	29.7	46.8	32.7	49.5	36.3
PERSISTANCE						
WILL RETURN FALL 1972	75.0	83.1	77.9	79.4	85.8	83.6
WILL RECIEVE DEGREE	8.9	14.6	14.8	15.8	9.9	12.8
TOTAL	83.9	97.6	92.7	95.2	95.7	96.4

APPENDIX VIII, TABLE 11

PARENTAL INCOME AND PARENTAL CONTRIBUTION WOMEN AND MEN

VARIABLE	TWO-YEAR COMMUNITY COLLEGE		FOUR-YEAR PUBLIC INSTITUTION		FOUR-YEAR PRIVATE INSTITUTION	
PARENTAL INCOME	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN
APPROXIMATE MEAN	12,680	11,670	14,610	13,920	14,840	15,010
PERCENT UNDER $6000	19.4	22.6	13.0	15.7	13.1	13.3
PARENTAL CONTRIBUTION						
CSS EXPECTED	1,580	1,540	1,860	1,920	1,850	1,980
STUDENT REPORTED	600	340	850	490	1,250	830

APPENDIX VIII, TABLE 12

EXPENSES, EMPLOYMENT AND INDEBTEDNESS WOMEN AND MEN

VARIABLE	TWO-YEAR COMMUNITY COLLEGE		FOUR-YEAR PUBLIC INSTITUTION		FOUR-YEAR PRIVATE INSTITUTION	
EXPENSES	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN
ROOM AND BOARD	970	1110	1030	1270	900	1120
CLOTHING, RECREATION AND MISC.	340	480	410	530	350	470
TOTAL 9 MONTH BUDGET	1770	1960	2260	2660	2870	3110
PERSONAL INCOME	3000	3700	2590	3500	1760	3080
HOURS WORKED (PER WEEK)	NOT AVAILABLE					
TOTAL INDEBTEDNESS	1230	1410	1670	1800	1720	1710

CHAPTER X - APPENDIX X

ESTIMATING THE IMPACT OF NEW FEDERAL STUDENT AID LEGISLATION

APPENDIX X, TABLE 1

BASIC GRANTS

SUMMARIES FROM WASHINGTON STUDENT RESOURCES SURVEY, SPRING 1972

	FOUR-YEAR PUBLIC INSTITUTIONS	INDEPENDENT INSTITUTIONS	COMMUNITY COLLEGES
TOTAL UNDERGRADUATE RESPONDENTS	10,462	4,230	12,931
NUMBER DEPENDENT, ELIGIBLE FOR B.G.	2,016	1,015	2,328
PERCENT DEPENDENT, ELIGIBLE FOR B.G.	19%	24%	18%
NUMBER AND PERCENT NOW RECEIVING AID	585 (29%)	441 (43%)	590 (25%)
PERCENT NOT APPLYING FOR AID	56%	40%	63%
FULL-FUNDING AVERAGE AWARD	$738	$834	$654
PERCENT ENROLLED FULL-TIME	85%	91%	83%
AVERAGE FULL-TIME AWARD	$754	$855	$679
AVERAGE PART-TIME AWARD	626	619	527
60% FUNDING AVERAGE AWARD	$478	$564	$408
AVERAGE FULL-TIME AWARD	491	582	430
AVERAGE PART-TIME AWARD	383	378	304
50% FUNDING AVERAGE AWARD	$478	$564	$408
AVERAGE FULL-TIME AWARD	491	582	429
AVERAGE PART-TIME AWARD	383	378	304
AVERAGE STUDENT EXPENSE BUDGET	$2,490	$2,990	$1,870
NUMBER SELF-SUPPORTING	2,266	819	4,252
PERCENT SELF-SUPPORTING	22%	21%	36%
AVERAGE STUDENT EXPENSE BUDGET	$2,840	$3,580	$2,305
NUMBER NOW RECEIVING AID	569	283	797
PERCENT NOW RECEIVING AID	19%	35%	25%

FILMED FROM BEST AVAILABLE COPY

	Semiannual			Total US			Total US			Total				
	ECM	US Mar	US Sep											
1962	1944	973	973	1462	41620			625	22				21521	4.67
		28	7	35	4481	30207		61	21					45.10
	212		73		1933	32285			24				25127	5.4
		132	20		5144				27					
					131	2249		35						
		25	20		4930									
				154	42								2453	
	1554	25	2	1	2			31					2	
	32			1	43	23	672						2	
	340		20	120	4	21	620						2	
	210		20	132	33	2	602		2					46
			22	20			27711							
	252	132	53	131	4294	4814	21327		27				23423	4.62
	2314		20	125	21		49637		23				22219	4.62
	2236		20	120	21		45437		24				20615	
	170			103	2227	12			37				177719	4.20
	2142			102	201	14	34694		30				167251	39.62
% decline from peak year (6w)	-50.3%			-13.6%			-10.4%			-6.2%			-25.4%	-32.2%
	-50.3			-13.6%			-10.4%			-6.2%			-25.4%	-32.2%